

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
<b>Policy Group: Mandatory</b>						
<b>Statewide Total</b>	<b>HHI: 726.49</b>			<b>795.01</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$328,940,720	17%	1	\$500,497,920	20%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$236,452,209	12%	2	\$307,307,701	12%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$175,536,328	9%	3	\$218,890,873	9%
ALLSTATE INSURANCE COMPANY	4	\$170,732,551	9%	4	\$192,350,339	8%
AUTO CLUB INSURANCE ASSOCIATION	5	\$147,852,218	7%	5	\$165,790,126	6%
AUTO-OWNERS INSURANCE COMPANY	6	\$105,874,996	5%	6	\$116,827,327	5%
FARMERS INSURANCE EXCHANGE	7	\$73,563,830	4%	11	\$66,500,184	3%
TITAN INSURANCE COMPANY	8	\$69,737,869	4%	9	\$81,874,885	3%
Total		\$1,308,690,721			\$1,650,039,355	
<b>Dearborn City</b>	<b>HHI: 959.26</b>			<b>1,016.06</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$9,406,434	21%	1	\$11,487,761	22%
TITAN INSURANCE COMPANY	2	\$5,913,966	13%	3	\$6,437,230	12%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	\$5,004,679	11%	2	\$7,313,847	14%
ALLSTATE INSURANCE COMPANY	4	\$3,250,209	7%	5	\$3,670,151	7%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$3,246,513	7%	4	\$4,026,230	8%
AUTO CLUB INSURANCE ASSOCIATION	6	\$2,896,182	6%	6	\$3,268,982	6%
FARMERS INSURANCE EXCHANGE	7	\$2,241,997	5%	14	\$677,893	1%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	8	\$1,976,087	4%	7	\$2,690,139	5%
Total		\$33,936,067			\$39,572,233	
<b>Bay City &amp; Saginaw City</b>	<b>HHI: 931.79</b>			<b>1,022.63</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$7,509,570	20%	1	\$11,133,971	23%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$6,939,608	18%	2	\$8,642,509	18%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$2,483,478	7%	3	\$2,963,776	6%
ALLSTATE INSURANCE COMPANY	4	\$2,260,446	6%	5	\$2,652,420	5%
AUTO CLUB INSURANCE ASSOCIATION	5	\$2,084,774	6%	6	\$2,289,334	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$1,699,658	4%	4	\$2,701,149	6%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
TITAN INSURANCE COMPANY	7	\$1,543,106	4%	8	\$1,657,927	3%
AUTO-OWNERS INSURANCE COMPANY	8	\$1,449,622	4%	9	\$1,556,892	3%
Total		\$25,970,262			\$33,597,978	
<b>East Non-Metropolitan</b>	<b>HHI: 716.27</b>			<b>778.92</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$50,517,601	17%	1	\$75,966,048	20%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$34,187,806	12%	2	\$45,040,689	12%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$29,452,454	10%	3	\$36,501,927	9%
ALLSTATE INSURANCE COMPANY	4	\$22,757,970	8%	4	\$26,511,673	7%
AUTO CLUB INSURANCE ASSOCIATION	5	\$17,960,092	6%	5	\$20,262,310	5%
FARMERS INSURANCE EXCHANGE	6	\$14,251,536	5%	9	\$12,227,213	3%
AUTO-OWNERS INSURANCE COMPANY	7	\$12,223,119	4%	8	\$12,963,338	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$8,543,331	3%	7	\$13,760,101	4%
Total		\$189,893,909			\$243,233,299	
<b>Upper Penninsula</b>	<b>HHI: 747.17</b>			<b>851.31</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$9,248,257	17%	1	\$13,700,331	19%
AUTO-OWNERS INSURANCE COMPANY	2	\$6,774,349	12%	3	\$6,708,526	9%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$5,576,529	10%	4	\$6,494,059	9%
HOME-OWNERS INSURANCE COMPANY	4	\$5,518,002	10%	2	\$10,267,746	14%
MEEMIC INSURANCE COMPANY	5	\$2,328,738	4%	7	\$3,608,372	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$2,227,836	4%	6	\$3,627,854	5%
ALLSTATE INSURANCE COMPANY	7	\$2,048,711	4%	8	\$2,169,969	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	\$1,835,140	3%	11	\$1,903,897	3%
Total		\$35,557,562			\$48,480,754	
<b>Detroit North</b>	<b>HHI: 1,287.20</b>			<b>1,405.90</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$27,811,402	26%	1	\$41,355,385	30%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$18,954,215	18%	2	\$23,671,351	17%
AUTO CLUB INSURANCE ASSOCIATION	3	\$11,636,195	11%	3	\$12,751,000	9%
ALLSTATE INSURANCE COMPANY	4	\$11,189,376	10%	4	\$12,649,201	9%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$5,046,818	5%	5	\$6,356,412	5%
TITAN INSURANCE COMPANY	6	\$4,100,783	4%	6	\$5,229,191	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	\$2,829,884	3%	7	\$4,637,201	3%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$2,691,709	3%	8	\$3,055,392	2%
Total		\$84,260,382			\$109,705,133	
<b>Detroit Semi-Suburban</b>	<b>HHI: 1,134.54</b>			<b>1,207.37</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$52,070,076	21%	2	\$65,943,565	21%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$41,208,852	17%	1	\$68,682,191	22%
AUTO CLUB INSURANCE ASSOCIATION	3	\$29,177,918	12%	4	\$32,840,452	10%
ALLSTATE INSURANCE COMPANY	4	\$27,838,180	11%	3	\$33,434,238	10%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$19,734,798	8%	5	\$24,669,206	8%
FARMERS INSURANCE EXCHANGE	6	\$6,094,175	3%	9	\$6,323,823	2%
TITAN INSURANCE COMPANY	7	\$5,422,511	2%	7	\$7,064,255	2%
MIC GENERAL INSURANCE CORPORATION	8	\$5,069,588	2%	10	\$6,157,061	2%
Total		\$186,616,098			\$245,114,791	
<b>Detroit Suburban</b>	<b>HHI: 946.03</b>			<b>922.62</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$13,751,089	22%	1	\$18,258,124	22%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$6,036,296	10%	2	\$9,643,935	12%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$5,900,525	10%	3	\$7,452,273	9%
AUTO CLUB INSURANCE ASSOCIATION	4	\$5,730,634	9%	5	\$6,570,061	8%
ALLSTATE INSURANCE COMPANY	5	\$5,372,555	9%	4	\$6,680,803	8%
FARMERS INSURANCE EXCHANGE	6	\$3,372,465	6%	6	\$3,609,145	4%
MEEMIC INSURANCE COMPANY	7	\$1,955,516	3%	7	\$2,868,041	3%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	8	\$1,784,927	3%	9	\$2,094,035	3%
Total		\$43,904,007			\$57,176,417	
<b>Pontiac City</b>	<b>HHI: 802.61</b>			<b>810.72</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$6,863,400	16%	1	\$8,666,912	18%
AUTO CLUB INSURANCE ASSOCIATION	2	\$4,465,096	11%	2	\$4,863,936	10%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARMERS INSURANCE EXCHANGE	3	\$4,463,361	11%	5	\$3,894,358	8%
ALLSTATE INSURANCE COMPANY	4	\$4,140,109	10%	3	\$4,669,097	10%
TITAN INSURANCE COMPANY	5	\$3,060,420	7%	4	\$4,017,388	8%
CITIZENS INSURANCE COMPANY OF AMERICA	6	\$2,939,582	7%	6	\$3,816,716	8%
MIC GENERAL INSURANCE CORPORATION	7	\$2,319,669	6%	8	\$2,845,436	6%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	8	\$2,309,345	6%	7	\$2,929,030	6%
Total		\$30,560,982			\$35,702,873	
<b>Detroit Metropolitan Inner</b>	<b>HHI: 859.24</b>			<b>819.54</b>		
TITAN INSURANCE COMPANY	1	\$5,887,710	17%	1	\$6,083,797	16%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$4,200,306	12%	2	\$5,475,404	14%
AUTO CLUB INSURANCE ASSOCIATION	3	\$4,051,912	12%	3	\$4,549,883	12%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$3,995,484	11%	4	\$3,498,609	9%
ALLSTATE INSURANCE COMPANY	5	\$2,995,716	9%	5	\$2,817,991	7%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	\$1,909,220	5%	6	\$1,907,373	5%
GEICO INDEMNITY COMPANY	7	\$1,373,014	4%	11	\$878,913	2%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$1,008,799	3%	7	\$1,895,447	5%
Total		\$25,422,161			\$27,107,417	
<b>Detroit Metropolitan Middle</b>	<b>HHI: 717.86</b>			<b>671.11</b>		
ALLSTATE INSURANCE COMPANY	1	\$3,361,758	11%	3	\$3,144,367	9%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	2	\$3,338,704	11%	1	\$3,703,458	11%
FARMERS INSURANCE EXCHANGE	3	\$2,848,093	10%	7	\$2,182,973	7%
AUTO CLUB GROUP INSURANCE COMPANY	4	\$2,837,873	10%	2	\$3,670,199	11%
AUTO CLUB INSURANCE ASSOCIATION	5	\$2,705,089	9%	4	\$2,920,628	9%
CITIZENS INSURANCE COMPANY OF AMERICA	6	\$2,327,199	8%	6	\$2,489,243	7%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	7	\$2,164,680	7%	5	\$2,906,421	9%
TITAN INSURANCE COMPANY	8	\$1,648,926	6%	9	\$1,523,283	5%
Total		\$21,232,322			\$22,540,572	
<b>Detroit Metropolitan Outer</b>	<b>HHI: 831.88</b>			<b>823.78</b>		

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	1	\$6,248,952	16%	3	\$6,187,881	13%
AUTO CLUB INSURANCE ASSOCIATION	2	\$5,500,533	14%	4	\$5,883,479	12%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$5,247,588	13%	1	\$6,813,356	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$3,288,772	8%	2	\$6,561,820	14%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	5	\$2,593,147	7%	5	\$2,857,805	6%
TITAN INSURANCE COMPANY	6	\$1,946,674	5%	6	\$2,143,957	5%
FARMERS INSURANCE EXCHANGE	7	\$1,650,251	4%	8	\$1,261,742	3%
AUTO-OWNERS INSURANCE COMPANY	8	\$1,335,986	3%	7	\$1,380,349	3%
Total		\$27,811,903			\$33,090,389	
<b>Detroit West-Northern</b>	<b>HHI: 1,076.09</b>			<b>1,212.89</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$18,508,205	20%	1	\$24,135,399	24%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$15,656,473	17%	2	\$18,753,346	18%
ALLSTATE INSURANCE COMPANY	3	\$12,574,655	14%	3	\$13,462,088	13%
AUTO CLUB INSURANCE ASSOCIATION	4	\$7,635,250	8%	4	\$8,270,710	8%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$5,238,312	6%	5	\$6,273,535	6%
MODERN SERVICE INSURANCE COMPANY	6	\$3,102,539	3%	38	\$145,515	0%
FARMERS INSURANCE EXCHANGE	7	\$2,806,763	3%	9	\$2,168,218	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$2,446,980	3%	6	\$2,950,520	3%
Total		\$67,969,177			\$76,159,331	
<b>Detroit West-Southern</b>	<b>HHI: 1,392.32</b>			<b>1,296.46</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$8,759,628	30%	1	\$10,861,300	29%
TITAN INSURANCE COMPANY	2	\$3,199,514	11%	3	\$3,688,338	10%
AUTO CLUB INSURANCE ASSOCIATION	3	\$3,197,334	11%	4	\$3,593,127	10%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$3,048,101	10%	2	\$4,097,195	11%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$2,233,996	8%	5	\$2,915,737	8%
AUTO-OWNERS INSURANCE COMPANY	6	\$1,585,937	5%	6	\$1,858,790	5%
ALLSTATE INSURANCE COMPANY	7	\$1,278,592	4%	7	\$1,520,680	4%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MEEMIC INSURANCE COMPANY	8	\$852,104	3%	9	\$1,224,320	3%
Total		\$24,155,206			\$29,759,487	
<b>Grand Rapids Inner</b>	<b>HHI: 835.13</b>			<b>815.22</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$6,043,339	16%	1	\$8,230,044	16%
ALLSTATE INSURANCE COMPANY	2	\$5,479,966	15%	3	\$5,578,418	11%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	\$4,014,860	11%	2	\$6,198,780	12%
AUTO CLUB INSURANCE ASSOCIATION	4	\$3,991,667	11%	5	\$4,741,172	9%
AUTO CLUB GROUP INSURANCE COMPANY	5	\$2,919,595	8%	4	\$4,771,828	10%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$2,049,004	5%	6	\$2,921,413	6%
AUTO-OWNERS INSURANCE COMPANY	7	\$1,375,956	4%	8	\$1,444,515	3%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$1,128,816	3%	7	\$1,624,922	3%
Total		\$27,003,203			\$35,511,092	
<b>Grand Rapids Outer</b>	<b>HHI: 1,288.29</b>			<b>1,536.41</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$10,095,089	30%	1	\$16,775,330	34%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$4,615,593	14%	2	\$6,408,412	13%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3	\$2,906,604	9%	3	\$4,114,393	8%
TITAN INSURANCE COMPANY	4	\$2,834,136	8%	4	\$2,878,468	6%
AUTO-OWNERS INSURANCE COMPANY	5	\$1,573,065	5%	6	\$1,661,372	3%
MEEMIC INSURANCE COMPANY	6	\$1,421,425	4%	5	\$2,167,908	4%
FARMERS INSURANCE EXCHANGE	7	\$1,264,547	4%	7	\$1,425,079	3%
SECURA INSURANCE, A MUTUAL COMPANY	8	\$1,016,243	3%	10	\$1,250,270	3%
Total		\$25,726,702			\$36,681,232	
<b>Flint Inner</b>	<b>HHI: 728.28</b>			<b>675.63</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$3,254,992	15%	1	\$3,754,111	14%
ALLSTATE INSURANCE COMPANY	2	\$2,912,704	14%	2	\$3,481,835	13%
MIC GENERAL INSURANCE CORPORATION	3	\$2,142,124	10%	4	\$2,108,587	8%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$1,761,561	8%	3	\$2,683,079	10%
FARMERS INSURANCE EXCHANGE	5	\$1,406,936	7%	7	\$1,271,187	5%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
TITAN INSURANCE COMPANY	6	\$1,160,207	5%	6	\$1,523,450	6%
AUTO CLUB GROUP INSURANCE COMPANY	7	\$1,115,486	5%	5	\$1,804,865	7%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	8	\$705,328	3%	9	\$798,510	3%
Total		\$14,459,338			\$17,425,624	
<b>Flint Outer</b>	<b>HHI: 560.18</b>			<b>595.54</b>		
TITAN INSURANCE COMPANY	1	\$3,290,473	10%	2	\$4,195,871	10%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$3,146,782	9%	4	\$3,846,970	9%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$3,056,333	9%	3	\$3,994,766	9%
FARMERS INSURANCE EXCHANGE	4	\$2,458,380	7%	8	\$2,032,712	5%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	5	\$2,346,972	7%	5	\$3,805,924	9%
HOME-OWNERS INSURANCE COMPANY	6	\$2,097,067	6%	1	\$4,246,379	10%
MIC GENERAL INSURANCE CORPORATION	7	\$1,992,555	6%	6	\$2,361,143	6%
NORTH POINTE INSURANCE COMPANY	8	\$1,530,922	5%	27	\$301,871	1%
Total		\$19,919,484			\$24,785,636	
<b>Battle Creek Inner</b>	<b>HHI: 719.98</b>			<b>681.56</b>		
AUTO CLUB INSURANCE ASSOCIATION	1	\$1,474,393	16%	1	\$1,715,612	14%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$1,186,979	12%	2	\$1,611,194	13%
ALLSTATE INSURANCE COMPANY	3	\$871,636	9%	4	\$940,846	8%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$700,301	7%	5	\$855,077	7%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	\$673,247	7%	3	\$1,103,776	9%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$503,306	5%	6	\$620,904	5%
NORTH POINTE INSURANCE COMPANY	7	\$446,642	5%	7	\$509,269	4%
AUTO-OWNERS INSURANCE COMPANY	8	\$424,545	4%	8	\$497,991	4%
Total		\$6,281,049			\$7,854,669	
<b>Battle Creek Outer</b>	<b>HHI: 4,730.73</b>			<b>4,833.54</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$4,169,821	68%	1	\$6,539,631	69%
AUTO-OWNERS INSURANCE COMPANY	2	\$424,545	7%	2	\$497,991	5%
FARMERS INSURANCE EXCHANGE	3	\$261,256	4%	3	\$391,062	4%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
TITAN INSURANCE COMPANY	4	\$212,806	3%	6	\$265,932	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	\$185,432	3%	4	\$378,488	4%
HOME-OWNERS INSURANCE COMPANY	6	\$158,491	3%	5	\$344,070	4%
MEEMIC INSURANCE COMPANY	7	\$131,762	2%	8	\$207,875	2%
HASTINGS MUTUAL INSURANCE COMPANY	8	\$102,140	2%	7	\$249,160	3%
Total		\$5,646,253			\$8,874,209	
<b>Jackson Inner</b>	<b>HHI: 962.61</b>			<b>897.21</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$2,672,246	19%	1	\$3,090,371	18%
AUTO CLUB INSURANCE ASSOCIATION	2	\$2,372,461	17%	2	\$2,470,962	14%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$1,682,447	12%	3	\$2,344,899	13%
ALLSTATE INSURANCE COMPANY	4	\$972,028	7%	5	\$1,030,318	6%
AUTO-OWNERS INSURANCE COMPANY	5	\$803,576	6%	7	\$865,497	5%
TITAN INSURANCE COMPANY	6	\$789,183	6%	8	\$660,348	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	\$762,448	5%	4	\$1,312,731	8%
FARMERS INSURANCE EXCHANGE	8	\$637,260	4%	9	\$562,019	3%
Total		\$10,691,649			\$12,337,145	
<b>Jackson Outer</b>	<b>HHI: 2,833.49</b>			<b>3,120.47</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$3,666,073	51%	1	\$5,562,692	54%
AUTO-OWNERS INSURANCE COMPANY	2	\$803,576	11%	3	\$865,497	8%
HOME-OWNERS INSURANCE COMPANY	3	\$508,850	7%	2	\$991,439	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$322,020	4%	5	\$430,560	4%
MEEMIC INSURANCE COMPANY	5	\$308,471	4%	4	\$484,993	5%
CITIZENS INSURANCE COMPANY OF AMERICA	6	\$279,176	4%	6	\$322,014	3%
MODERN SERVICE INSURANCE COMPANY	7	\$175,511	2%	8	\$151,670	1%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	\$152,112	2%	9	\$148,235	1%
Total		\$6,215,789			\$8,957,100	
<b>Kalamazoo Inner</b>	<b>HHI: 1,530.58</b>			<b>1,796.19</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$8,841,366	32%	1	\$13,958,148	37%



Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$4,265,264	15%	2	\$5,631,923	15%
AUTO CLUB INSURANCE ASSOCIATION	3	\$2,788,629	10%	4	\$3,269,260	9%
AUTO CLUB GROUP INSURANCE COMPANY	4	\$2,405,342	9%	3	\$3,414,793	9%
ALLSTATE INSURANCE COMPANY	5	\$1,778,511	6%	6	\$1,869,914	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$1,386,935	5%	5	\$1,981,083	5%
FARMERS INSURANCE EXCHANGE	7	\$923,897	3%	7	\$1,029,560	3%
AUTO-OWNERS INSURANCE COMPANY	8	\$760,728	3%	9	\$857,436	2%
Total		\$23,150,672			\$32,012,117	
<b>Kalamazoo Outer</b>	<b>HHI: 926.43</b>			<b>902.62</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$1,056,884	19%	1	\$1,468,624	19%
AUTO-OWNERS INSURANCE COMPANY	2	\$932,195	17%	2	\$1,128,947	15%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	3	\$560,735	10%	3	\$681,537	9%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$377,562	7%	5	\$539,476	7%
ALLSTATE INSURANCE COMPANY	5	\$339,622	6%	7	\$411,224	5%
MEEMIC INSURANCE COMPANY	6	\$335,579	6%	6	\$514,458	7%
HOME-OWNERS INSURANCE COMPANY	7	\$264,269	5%	4	\$670,600	9%
NORTH POINTE INSURANCE COMPANY	8	\$171,337	3%	12	\$107,649	1%
Total		\$4,038,183			\$5,522,515	
<b>Lansing Inner</b>	<b>HHI: 785.95</b>			<b>753.53</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$4,449,210	16%	1	\$5,230,736	15%
ALLSTATE INSURANCE COMPANY	2	\$3,877,556	14%	2	\$4,673,091	13%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	\$2,722,871	10%	3	\$4,280,850	12%
MODERN SERVICE INSURANCE COMPANY	4	\$2,128,895	8%	12	\$739,934	2%
AUTO CLUB INSURANCE ASSOCIATION	5	\$1,813,262	7%	6	\$1,871,384	5%
AUTO CLUB GROUP INSURANCE COMPANY	6	\$1,799,347	6%	4	\$2,383,136	7%
AUTO-OWNERS INSURANCE COMPANY	7	\$1,275,966	5%	8	\$1,429,936	4%
TITAN INSURANCE COMPANY	8	\$1,270,472	5%	7	\$1,513,061	4%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		\$19,337,579			\$22,122,128	
<b>Lansing Middle</b>		<b>HHI: 1,482.36</b>			<b>1,440.59</b>	
AUTO CLUB GROUP INSURANCE COMPANY	1	\$3,303,074	29%	1	\$4,635,115	31%
AUTO CLUB INSURANCE ASSOCIATION	2	\$1,794,040	16%	2	\$2,041,062	14%
AUTO-OWNERS INSURANCE COMPANY	3	\$1,275,966	11%	4	\$1,429,936	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$1,266,274	11%	3	\$1,595,336	11%
ALLSTATE INSURANCE COMPANY	5	\$913,875	8%	5	\$934,248	6%
HOME-OWNERS INSURANCE COMPANY	6	\$474,663	4%	6	\$899,520	6%
MEEMIC INSURANCE COMPANY	7	\$361,848	3%	8	\$531,442	4%
TITAN INSURANCE COMPANY	8	\$174,171	2%	10	\$195,773	1%
Total		\$9,563,911			\$12,262,432	
<b>Lansing Outer</b>		<b>HHI: 2,105.07</b>			<b>2,411.64</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$5,548,880	41%	1	\$9,045,527	46%
AUTO-OWNERS INSURANCE COMPANY	2	\$1,901,501	14%	2	\$2,187,542	11%
ALLSTATE INSURANCE COMPANY	3	\$1,772,677	13%	3	\$1,745,887	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$695,707	5%	5	\$917,221	5%
HOME-OWNERS INSURANCE COMPANY	5	\$632,628	5%	4	\$1,222,632	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$468,894	3%	6	\$763,389	4%
MEEMIC INSURANCE COMPANY	7	\$419,063	3%	7	\$610,319	3%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	\$301,847	2%	8	\$410,612	2%
Total		\$11,741,197			\$16,903,129	
<b>Muskegon Inner</b>		<b>HHI: 1,528.16</b>			<b>1,835.50</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$5,462,357	35%	1	\$8,577,579	39%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$1,622,759	10%	2	\$2,090,188	10%
ALLSTATE INSURANCE COMPANY	3	\$1,493,467	9%	3	\$2,064,379	9%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$1,063,275	7%	4	\$1,538,166	7%
NORTH POINTE INSURANCE COMPANY	5	\$665,218	4%	11	\$414,343	2%
FARMERS INSURANCE EXCHANGE	6	\$564,204	4%	7	\$576,001	3%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	\$559,769	4%	6	\$871,840	4%
AUTO CLUB INSURANCE ASSOCIATION	8	\$402,550	3%	10	\$424,732	2%
Total		\$11,833,599			\$16,557,228	
<b>Muskegon Outer</b>		<b>HHI: 942.61</b>			<b>1,074.68</b>	
HOME-OWNERS INSURANCE COMPANY	1	\$1,040,055	15%	1	\$1,863,009	20%
AUTO CLUB INSURANCE ASSOCIATION	2	\$983,910	14%	4	\$1,095,549	11%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$950,560	13%	3	\$1,250,861	13%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$934,870	13%	2	\$1,456,795	15%
AUTO-OWNERS INSURANCE COMPANY	5	\$625,236	9%	6	\$670,042	7%
MEEMIC INSURANCE COMPANY	6	\$430,694	6%	5	\$684,594	7%
ALLSTATE INSURANCE COMPANY	7	\$367,308	5%	13	\$114,033	1%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$278,548	4%	7	\$502,049	5%
Total		\$5,611,181			\$7,636,932	
<b>North</b>		<b>HHI: 650.98</b>			<b>688.08</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$9,741,519	14%	1	\$15,083,249	16%
AUTO-OWNERS INSURANCE COMPANY	2	\$8,597,984	12%	3	\$9,790,978	10%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$7,725,175	11%	2	\$9,854,685	10%
AUTO CLUB GROUP INSURANCE COMPANY	4	\$4,845,827	7%	4	\$7,030,109	7%
AUTO CLUB INSURANCE ASSOCIATION	5	\$4,422,780	6%	5	\$5,380,074	6%
ALLSTATE INSURANCE COMPANY	6	\$4,240,327	6%	7	\$4,517,086	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$3,261,664	5%	6	\$4,969,003	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	8	\$2,898,572	4%	9	\$3,625,852	4%
Total		\$45,733,848			\$60,251,036	
<b>North East Central</b>		<b>HHI: 714.15</b>			<b>719.17</b>	
AUTO-OWNERS INSURANCE COMPANY	1	\$4,966,268	16%	2	\$5,497,683	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$4,396,649	14%	1	\$6,543,858	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$2,286,035	8%	4	\$2,761,549	7%
AUTO CLUB INSURANCE ASSOCIATION	4	\$1,661,027	5%	5	\$1,844,945	5%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
HOME-OWNERS INSURANCE COMPANY	5	\$1,659,878	5%	3	\$3,508,224	9%
AUTO CLUB GROUP INSURANCE COMPANY	6	\$1,398,773	5%	6	\$1,789,132	4%
ALLSTATE INSURANCE COMPANY	7	\$1,247,841	4%	9	\$1,274,268	3%
FARMERS INSURANCE EXCHANGE	8	\$1,167,929	4%	15	\$830,062	2%
Total		\$18,784,400			\$24,049,721	
<b>North West Central</b>	<b>HHI: 750.99</b>			<b>760.10</b>		
AUTO-OWNERS INSURANCE COMPANY	1	\$3,991,333	15%	2	\$4,654,946	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$3,959,040	15%	1	\$5,859,785	17%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$2,889,132	11%	3	\$3,621,188	11%
ALLSTATE INSURANCE COMPANY	4	\$1,503,426	6%	5	\$1,516,517	4%
HOME-OWNERS INSURANCE COMPANY	5	\$1,070,062	4%	4	\$2,413,668	7%
AUTO CLUB INSURANCE ASSOCIATION	6	\$1,054,873	4%	7	\$1,172,566	3%
FARMERS INSURANCE EXCHANGE	7	\$1,024,897	4%	9	\$1,004,616	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$852,700	3%	6	\$1,256,334	4%
Total		\$16,345,463			\$21,499,620	
<b>West Central</b>	<b>HHI: 764.30</b>			<b>817.57</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$12,735,773	18%	1	\$19,258,692	21%
AUTO-OWNERS INSURANCE COMPANY	2	\$9,026,922	13%	2	\$10,487,640	11%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$5,973,269	8%	3	\$6,759,702	7%
ALLSTATE INSURANCE COMPANY	4	\$5,972,685	8%	4	\$6,211,741	7%
AUTO CLUB INSURANCE ASSOCIATION	5	\$4,485,820	6%	6	\$4,881,394	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$2,794,442	4%	8	\$4,388,429	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	\$2,742,466	4%	7	\$4,421,599	5%
FARMERS INSURANCE EXCHANGE	8	\$2,623,508	4%	11	\$2,428,629	3%
Total		\$46,354,885			\$58,837,826	
<b>East Central</b>	<b>HHI: 621.73</b>			<b>645.78</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$14,490,258	13%	1	\$22,163,187	15%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$12,196,803	11%	2	\$14,878,909	10%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	3	\$10,648,685	9%	3	\$14,241,525	9%
AUTO-OWNERS INSURANCE COMPANY	4	\$9,776,870	8%	4	\$11,121,705	7%
ALLSTATE INSURANCE COMPANY	5	\$8,468,146	7%	5	\$10,463,100	7%
AUTO CLUB INSURANCE ASSOCIATION	6	\$7,388,804	6%	6	\$8,304,954	5%
FARMERS INSURANCE EXCHANGE	7	\$6,515,452	6%	10	\$5,821,618	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$5,034,425	4%	7	\$7,962,898	5%
Total		\$74,519,443			\$94,957,896	
<b>West</b>		<b>HHI: 672.15</b>			<b>758.21</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$31,786,664	18%	1	\$48,384,095	21%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$16,979,203	10%	2	\$21,962,200	9%
AUTO-OWNERS INSURANCE COMPANY	3	\$15,814,922	9%	3	\$17,703,174	8%
ALLSTATE INSURANCE COMPANY	4	\$12,154,774	7%	5	\$13,424,789	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	\$10,687,950	6%	4	\$16,049,162	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$7,307,658	4%	6	\$10,949,844	5%
FARMERS INSURANCE EXCHANGE	7	\$6,549,229	4%	11	\$6,479,045	3%
AUTO CLUB INSURANCE ASSOCIATION	8	\$6,420,608	4%	9	\$7,389,696	3%
Total		\$107,701,008			\$142,342,005	
<b>Ann Arbor Inner</b>		<b>HHI: 939.44</b>			<b>999.00</b>	
AUTO CLUB GROUP INSURANCE COMPANY	1	\$5,776,505	18%	2	\$7,553,761	18%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$5,526,051	17%	1	\$8,046,340	19%
AUTO CLUB INSURANCE ASSOCIATION	3	\$3,320,350	10%	4	\$3,775,187	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$3,061,396	9%	3	\$3,989,032	9%
ALLSTATE INSURANCE COMPANY	5	\$2,913,984	9%	5	\$3,477,614	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$1,435,449	4%	6	\$2,477,924	6%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$864,302	3%	7	\$1,108,714	3%
TITAN INSURANCE COMPANY	8	\$860,816	3%	8	\$966,637	2%
Total		\$23,758,853			\$31,395,209	
<b>Ann Arbor Outer</b>		<b>HHI: 966.30</b>			<b>993.42</b>	

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	1	\$2,569,018	20%	1	\$3,433,113	19%
MEEMIC INSURANCE COMPANY	2	\$1,734,735	13%	3	\$2,529,937	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	\$1,580,805	12%	2	\$2,686,282	15%
AUTO CLUB INSURANCE ASSOCIATION	4	\$1,355,479	10%	5	\$1,552,079	9%
ALLSTATE INSURANCE COMPANY	5	\$1,300,659	10%	4	\$1,573,180	9%
TITAN INSURANCE COMPANY	6	\$598,302	5%	6	\$653,634	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$301,292	2%	7	\$493,965	3%
AUTO-OWNERS INSURANCE COMPANY	8	\$300,869	2%	11	\$314,908	2%
Total		\$9,741,159			\$13,237,098	
<b>Port Huron City</b>	<b>HHI: 1,954.74</b>			<b>2,219.53</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$3,983,935	37%	1	\$6,243,725	43%
ALLSTATE INSURANCE COMPANY	2	\$2,127,563	20%	2	\$2,175,027	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$686,748	6%	3	\$907,884	6%
TITAN INSURANCE COMPANY	4	\$669,702	6%	4	\$796,180	5%
AUTO CLUB GROUP INSURANCE COMPANY	5	\$596,687	6%	5	\$784,551	5%
AUTO CLUB INSURANCE ASSOCIATION	6	\$414,193	4%	7	\$423,066	3%
FARMERS INSURANCE EXCHANGE	7	\$408,698	4%	8	\$418,966	3%
AUTO-OWNERS INSURANCE COMPANY	8	\$281,575	3%	9	\$281,147	2%
Total		\$9,169,101			\$12,030,546	
<b>Port Huron Outer</b>	<b>HHI: 1,160.71</b>			<b>1,115.36</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$1,406,968	22%	1	\$1,990,287	24%
ALLSTATE INSURANCE COMPANY	2	\$1,136,841	18%	2	\$1,253,621	15%
AUTO CLUB INSURANCE ASSOCIATION	3	\$794,031	13%	3	\$919,999	11%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$494,877	8%	4	\$597,956	7%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	5	\$297,809	5%	6	\$398,170	5%
AUTO-OWNERS INSURANCE COMPANY	6	\$281,575	4%	9	\$281,147	3%
TITAN INSURANCE COMPANY	7	\$252,706	4%	8	\$309,506	4%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MEEMIC INSURANCE COMPANY	8	\$239,400	4%	7	\$365,284	4%
Total		\$4,904,207			\$6,115,970	
<b>Monroe City</b>	<b>HHI: 968.52</b>			<b>935.40</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$2,137,902	19%	1	\$2,675,884	19%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$1,843,873	16%	2	\$2,205,299	16%
AUTO CLUB INSURANCE ASSOCIATION	3	\$1,333,406	12%	3	\$1,500,469	11%
FARMERS INSURANCE EXCHANGE	4	\$1,023,823	9%	4	\$1,153,474	8%
ALLSTATE INSURANCE COMPANY	5	\$690,543	6%	5	\$694,531	5%
AUTO-OWNERS INSURANCE COMPANY	6	\$474,877	4%	8	\$497,826	4%
SECURA INSURANCE, A MUTUAL COMPANY	7	\$449,891	4%	6	\$634,248	5%
MODERN SERVICE INSURANCE COMPANY	8	\$358,551	3%	11	\$364,288	3%
Total		\$8,312,866			\$9,726,019	
<b>Monroe Outer</b>	<b>HHI: 2,409.78</b>			<b>2,552.83</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$3,127,568	47%	1	\$4,489,979	48%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$635,838	9%	2	\$1,054,258	11%
AUTO-OWNERS INSURANCE COMPANY	3	\$474,877	7%	3	\$497,826	5%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$325,393	5%	4	\$398,216	4%
MEEMIC INSURANCE COMPANY	5	\$235,774	4%	6	\$323,316	3%
TITAN INSURANCE COMPANY	6	\$208,373	3%	7	\$263,475	3%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	7	\$189,812	3%	8	\$253,771	3%
HOME-OWNERS INSURANCE COMPANY	8	\$169,325	3%	5	\$342,236	4%
Total		\$5,366,960			\$7,623,077	
<b>Benton Harbor Inner</b>	<b>HHI: 3,846.49</b>			<b>4,245.32</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$8,331,365	61%	1	\$12,387,006	64%
ALLSTATE INSURANCE COMPANY	2	\$837,592	6%	3	\$1,000,086	5%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$814,197	6%	2	\$1,113,758	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	4	\$609,423	4%	4	\$767,846	4%
AUTO-OWNERS INSURANCE COMPANY	5	\$352,288	3%	5	\$381,294	2%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
TITAN INSURANCE COMPANY	6	\$309,210	2%	10	\$212,479	1%
NORTH POINTE INSURANCE COMPANY	7	\$274,827	2%	9	\$254,679	1%
WOLVERINE MUTUAL INSURANCE COMPANY	8	\$219,204	2%	8	\$269,639	1%
Total		\$11,748,106			\$16,386,787	
<b>Benton Harbor Outer</b>	<b>HHI: 979.41</b>			<b>956.88</b>		
AUTO-OWNERS INSURANCE COMPANY	1	\$703,781	19%	1	\$812,948	17%
ALLSTATE INSURANCE COMPANY	2	\$490,654	14%	4	\$561,607	12%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$449,848	12%	2	\$621,489	13%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	4	\$423,361	12%	3	\$613,278	13%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	\$264,490	7%	5	\$383,069	8%
HOME-OWNERS INSURANCE COMPANY	6	\$163,632	5%	6	\$345,226	7%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	7	\$131,130	4%	8	\$178,393	4%
MEEMIC INSURANCE COMPANY	8	\$126,070	3%	7	\$187,035	4%
Total		\$2,752,966			\$3,703,045	
<b>Policy Group: Collision</b>						
<b>Statewide Total</b>	<b>HHI: 833.99</b>			<b>836.86</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$368,904,293	18%	1	\$385,514,905	18%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$265,547,416	13%	2	\$312,027,995	15%
ALLSTATE INSURANCE COMPANY	3	\$196,191,424	10%	4	\$175,869,973	8%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$179,180,587	9%	3	\$181,819,315	9%
AUTO CLUB INSURANCE ASSOCIATION	5	\$146,767,382	7%	5	\$142,299,266	7%
AUTO-OWNERS INSURANCE COMPANY	6	\$111,915,988	6%	6	\$112,762,260	5%
FARMERS INSURANCE EXCHANGE	7	\$73,063,100	4%	11	\$47,098,923	2%
MEEMIC INSURANCE COMPANY	8	\$53,714,835	3%	9	\$54,930,899	3%
Total		\$1,395,285,025			\$1,412,323,536	
<b>Dearborn City</b>	<b>HHI: 1,089.59</b>			<b>1,205.78</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$11,118,792	25%	1	\$12,089,548	27%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$6,012,537	14%	2	\$6,010,827	14%



**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	3	\$3,481,938	8%	5	\$3,182,890	7%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$3,435,848	8%	3	\$3,521,047	8%
AUTO CLUB INSURANCE ASSOCIATION	5	\$2,896,144	7%	6	\$2,828,340	6%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	6	\$2,846,250	6%	4	\$3,310,718	7%
AUTO-OWNERS INSURANCE COMPANY	7	\$1,741,465	4%	7	\$1,922,031	4%
FARMERS INSURANCE EXCHANGE	8	\$1,487,769	3%	18	\$266,611	1%
Total		\$33,020,743			\$33,132,012	
<b>Bay City &amp; Saginaw City</b>	<b>HHI: 1,037.11</b>			<b>1,034.18</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$7,449,824	21%	1	\$7,548,055	20%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$6,948,899	20%	2	\$7,535,424	20%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$2,395,685	7%	4	\$2,357,791	6%
ALLSTATE INSURANCE COMPANY	4	\$2,275,028	6%	5	\$2,132,107	6%
AUTO CLUB INSURANCE ASSOCIATION	5	\$1,843,374	5%	6	\$1,733,698	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$1,816,732	5%	3	\$2,375,102	6%
AUTO-OWNERS INSURANCE COMPANY	7	\$1,534,091	4%	8	\$1,495,284	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$1,283,711	4%	7	\$1,714,003	5%
Total		\$25,547,344			\$26,891,464	
<b>East Non-Metropolitan</b>	<b>HHI: 780.78</b>			<b>777.93</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$54,723,841	18%	1	\$57,772,401	18%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$36,487,608	12%	2	\$43,638,714	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$30,636,990	10%	3	\$31,069,163	10%
ALLSTATE INSURANCE COMPANY	4	\$26,787,755	9%	4	\$24,788,912	8%
AUTO CLUB INSURANCE ASSOCIATION	5	\$17,599,786	6%	5	\$17,262,483	5%
FARMERS INSURANCE EXCHANGE	6	\$14,035,781	5%	10	\$8,959,432	3%
AUTO-OWNERS INSURANCE COMPANY	7	\$12,842,141	4%	6	\$12,574,202	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$8,444,135	3%	8	\$12,017,226	4%
Total		\$201,558,037			\$208,082,533	
<b>Upper Peninsula</b>	<b>HHI: 877.71</b>			<b>922.20</b>		

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$8,367,238	18%	2	\$8,058,722	16%
AUTO-OWNERS INSURANCE COMPANY	2	\$6,636,225	14%	3	\$5,895,282	12%
HOME-OWNERS INSURANCE COMPANY	3	\$5,428,383	12%	1	\$8,756,087	18%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$4,720,539	10%	4	\$4,402,506	9%
MEEMIC INSURANCE COMPANY	5	\$2,375,127	5%	5	\$2,459,059	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	\$1,732,102	4%	8	\$1,616,312	3%
ALLSTATE INSURANCE COMPANY	7	\$1,715,913	4%	9	\$1,404,232	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	\$1,507,268	3%	10	\$1,373,483	3%
Total		\$32,482,795			\$33,965,683	
<b>Detroit North</b>	<b>HHI: 1,370.36</b>			<b>1,394.45</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$32,451,213	27%	1	\$33,991,118	27%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$21,682,152	18%	2	\$25,212,406	20%
ALLSTATE INSURANCE COMPANY	3	\$13,789,051	12%	3	\$12,316,417	10%
AUTO CLUB INSURANCE ASSOCIATION	4	\$11,893,199	10%	4	\$11,407,345	9%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$5,582,736	5%	5	\$5,771,573	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	\$3,355,942	3%	7	\$3,325,009	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	\$3,205,656	3%	6	\$4,502,517	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$3,185,754	3%	8	\$3,249,618	3%
Total		\$95,145,703			\$99,776,003	
<b>Detroit Semi-Suburban</b>	<b>HHI: 1,186.33</b>			<b>1,234.50</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$64,252,797	22%	1	\$74,194,864	24%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$53,309,534	18%	2	\$58,944,675	19%
ALLSTATE INSURANCE COMPANY	3	\$38,428,090	13%	3	\$36,136,440	11%
AUTO CLUB INSURANCE ASSOCIATION	4	\$33,395,468	11%	4	\$32,554,184	10%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$23,263,057	8%	5	\$23,903,996	8%
FARMERS INSURANCE EXCHANGE	6	\$8,396,869	3%	11	\$6,124,678	2%
MEEMIC INSURANCE COMPANY	7	\$6,839,243	2%	7	\$6,821,768	2%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	8	\$6,472,283	2%	8	\$6,275,278	2%
Total		\$234,357,341			\$244,955,883	
<b>Detroit Suburban</b>		<b>HHI: 998.28</b>			<b>1,017.57</b>	
AUTO CLUB GROUP INSURANCE COMPANY	1	\$17,838,806	23%	1	\$20,968,793	25%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$8,105,054	10%	2	\$8,382,020	10%
ALLSTATE INSURANCE COMPANY	3	\$7,643,498	10%	3	\$7,273,894	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$7,047,408	9%	4	\$7,219,668	9%
AUTO CLUB INSURANCE ASSOCIATION	5	\$6,882,875	9%	5	\$6,755,978	8%
FARMERS INSURANCE EXCHANGE	6	\$4,871,807	6%	6	\$3,745,151	4%
MEEMIC INSURANCE COMPANY	7	\$2,724,380	4%	7	\$2,757,272	3%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$1,995,307	3%	9	\$2,302,703	3%
Total		\$57,109,135			\$59,405,479	
<b>Pontiac City</b>		<b>HHI: 881.41</b>			<b>935.10</b>	
AUTO CLUB GROUP INSURANCE COMPANY	1	\$8,359,247	18%	1	\$9,988,129	22%
FARMERS INSURANCE EXCHANGE	2	\$5,977,234	13%	4	\$3,756,375	8%
AUTO CLUB INSURANCE ASSOCIATION	3	\$4,989,805	11%	2	\$4,910,205	11%
ALLSTATE INSURANCE COMPANY	4	\$4,872,163	10%	3	\$4,398,060	10%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$3,531,577	8%	5	\$3,722,411	8%
MIC GENERAL INSURANCE CORPORATION	6	\$3,040,701	6%	6	\$2,937,036	6%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	7	\$2,437,877	5%	7	\$2,179,930	5%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$2,038,666	4%	8	\$2,168,207	5%
Total		\$35,247,270			\$34,060,353	
<b>Detroit Metropolitan Inner</b>		<b>HHI: 794.13</b>			<b>899.37</b>	
AUTO CLUB GROUP INSURANCE COMPANY	1	\$4,305,426	15%	1	\$5,225,167	20%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$3,714,617	13%	3	\$2,462,775	9%
AUTO CLUB INSURANCE ASSOCIATION	3	\$3,465,062	12%	2	\$3,529,934	14%
ALLSTATE INSURANCE COMPANY	4	\$3,142,496	11%	4	\$2,321,484	9%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5	\$2,259,227	8%	5	\$1,845,305	7%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
GEICO INDEMNITY COMPANY	6	\$994,615	3%	14	\$460,231	2%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	\$951,065	3%	6	\$1,506,857	6%
TITAN INSURANCE COMPANY	8	\$933,441	3%	16	\$323,850	1%
Total		\$19,765,949			\$17,675,603	
<b>Detroit Metropolitan Middle</b>	<b>HHI: 756.30</b>			<b>788.61</b>		
HARTFORD INSURANCE COMPANY OF THE MIDWEST	1	\$3,307,391	12%	2	\$3,702,845	13%
ALLSTATE INSURANCE COMPANY	2	\$3,298,220	12%	4	\$2,543,544	9%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$3,183,856	11%	1	\$3,855,971	14%
AUTO CLUB INSURANCE ASSOCIATION	4	\$2,744,951	10%	3	\$2,599,802	9%
FARMERS INSURANCE EXCHANGE	5	\$2,524,550	9%	8	\$1,106,007	4%
CITIZENS INSURANCE COMPANY OF AMERICA	6	\$2,301,716	8%	6	\$2,230,559	8%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	7	\$2,157,716	8%	5	\$2,299,761	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$1,284,150	5%	7	\$1,972,247	7%
Total		\$20,802,550			\$20,310,736	
<b>Detroit Metropolitan Outer</b>	<b>HHI: 917.41</b>			<b>946.65</b>		
ALLSTATE INSURANCE COMPANY	1	\$7,025,161	17%	2	\$5,538,629	13%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$6,218,412	15%	1	\$7,402,585	18%
AUTO CLUB INSURANCE ASSOCIATION	3	\$5,909,243	14%	3	\$5,506,454	13%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$3,485,606	8%	4	\$4,981,247	12%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	5	\$2,671,106	6%	5	\$3,085,635	8%
FARMERS INSURANCE EXCHANGE	6	\$2,117,399	5%	8	\$1,093,370	3%
AUTO-OWNERS INSURANCE COMPANY	7	\$1,678,724	4%	6	\$1,687,181	4%
AMERICAN INTERNATIONAL INSURANCE COMPANY	8	\$1,159,070	3%	12	\$623,508	2%
Total		\$30,264,721			\$29,918,609	
<b>Detroit West-Northern</b>	<b>HHI: 1,223.57</b>			<b>1,265.10</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$20,990,259	22%	1	\$19,979,878	22%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$17,321,723	19%	2	\$19,015,967	21%
ALLSTATE INSURANCE COMPANY	3	\$14,269,392	15%	3	\$12,201,312	14%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	4	\$7,369,947	8%	4	\$7,058,207	8%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$5,502,221	6%	5	\$5,400,558	6%
FARMERS INSURANCE EXCHANGE	6	\$3,120,986	3%	10	\$1,613,982	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$2,707,730	3%	6	\$2,734,728	3%
AMERICAN INTERNATIONAL INSURANCE COMPANY	8	\$2,447,372	3%	11	\$1,484,924	2%
Total		\$73,729,630			\$69,489,556	
<b>Detroit West-Southern</b>	<b>HHI: 1,585.38</b>			<b>1,619.57</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$10,242,936	33%	1	\$10,943,137	35%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$4,120,478	13%	2	\$3,573,067	11%
AUTO CLUB INSURANCE ASSOCIATION	3	\$3,282,099	11%	3	\$3,005,835	10%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$2,433,336	8%	4	\$2,580,468	8%
AUTO-OWNERS INSURANCE COMPANY	5	\$2,058,981	7%	5	\$2,190,474	7%
ALLSTATE INSURANCE COMPANY	6	\$1,680,883	5%	6	\$1,598,605	5%
MEEMIC INSURANCE COMPANY	7	\$1,150,144	4%	7	\$1,127,875	4%
TITAN INSURANCE COMPANY	8	\$1,063,813	3%	9	\$583,642	2%
Total		\$26,032,670			\$25,603,103	
<b>Grand Rapids Inner</b>	<b>HHI: 873.90</b>			<b>831.17</b>		
ALLSTATE INSURANCE COMPANY	1	\$6,149,532	15%	3	\$5,142,579	12%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$6,121,918	15%	1	\$6,667,380	15%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	\$5,619,473	14%	2	\$5,904,560	13%
AUTO CLUB INSURANCE ASSOCIATION	4	\$4,019,790	10%	5	\$4,051,260	9%
AUTO CLUB GROUP INSURANCE COMPANY	5	\$3,337,359	8%	4	\$4,912,793	11%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$2,086,799	5%	6	\$2,572,909	6%
AUTO-OWNERS INSURANCE COMPANY	7	\$1,660,486	4%	7	\$1,583,932	4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	8	\$1,412,623	3%	9	\$1,316,560	3%
Total		\$30,407,980			\$32,151,973	
<b>Grand Rapids Outer</b>	<b>HHI: 1,892.69</b>			<b>1,894.95</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$15,487,404	39%	1	\$16,720,719	39%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$4,703,562	12%	2	\$5,151,600	12%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3	\$4,686,006	12%	3	\$4,922,408	12%
AUTO-OWNERS INSURANCE COMPANY	4	\$1,898,339	5%	4	\$1,815,119	4%
MEEMIC INSURANCE COMPANY	5	\$1,618,024	4%	5	\$1,646,901	4%
FARMERS INSURANCE EXCHANGE	6	\$1,325,800	3%	8	\$1,003,089	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$1,188,480	3%	7	\$1,404,637	3%
SECURA INSURANCE, A MUTUAL COMPANY	8	\$831,255	2%	9	\$909,040	2%
Total		\$31,738,870			\$33,573,513	
<b>Flint Inner</b>	<b>HHI: 811.42</b>			<b>736.35</b>		
ALLSTATE INSURANCE COMPANY	1	\$3,411,159	16%	2	\$3,094,974	14%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$3,232,273	15%	1	\$3,182,412	15%
MIC GENERAL INSURANCE CORPORATION	3	\$2,225,459	11%	4	\$1,800,822	8%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$1,914,692	9%	3	\$1,975,872	9%
FARMERS INSURANCE EXCHANGE	5	\$1,149,980	5%	6	\$867,302	4%
AUTO CLUB GROUP INSURANCE COMPANY	6	\$1,139,877	5%	5	\$1,789,655	8%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	7	\$658,455	3%	7	\$774,201	4%
AUTO CLUB INSURANCE ASSOCIATION	8	\$592,105	3%	11	\$573,748	3%
Total		\$14,324,000			\$14,058,986	
<b>Flint Outer</b>	<b>HHI: 576.07</b>			<b>637.62</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$3,245,058	11%	3	\$3,308,483	10%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$3,031,480	10%	2	\$3,723,416	11%
HOME-OWNERS INSURANCE COMPANY	3	\$2,326,493	8%	1	\$4,232,732	13%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$2,232,036	8%	4	\$2,556,910	8%
FARMERS INSURANCE EXCHANGE	5	\$2,064,670	7%	7	\$1,464,800	5%
MIC GENERAL INSURANCE CORPORATION	6	\$2,044,169	7%	6	\$1,846,326	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$1,477,844	5%	5	\$2,050,506	6%
AUTO CLUB INSURANCE ASSOCIATION	8	\$1,154,548	4%	9	\$1,065,971	3%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
<b>Battle Creek Inner</b>	Total \$17,576,298			\$20,249,144		
	HHI: 773.82			786.39		
AUTO CLUB INSURANCE ASSOCIATION	1	\$1,276,765	15%	2	\$1,270,550	14%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$1,189,142	14%	1	\$1,474,693	16%
ALLSTATE INSURANCE COMPANY	3	\$894,595	11%	4	\$735,008	8%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$697,390	8%	5	\$660,618	7%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	\$554,240	7%	3	\$739,494	8%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	6	\$452,062	5%	7	\$394,591	4%
AUTO-OWNERS INSURANCE COMPANY	7	\$444,390	5%	6	\$466,743	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	8	\$403,622	5%	8	\$380,419	4%
	Total \$5,912,206			\$6,122,116		
<b>Battle Creek Outer</b>	HHI: 5,462.15			4,894.04		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$4,678,843	73%	1	\$4,819,151	69%
AUTO-OWNERS INSURANCE COMPANY	2	\$444,390	7%	2	\$466,743	7%
FARMERS INSURANCE EXCHANGE	3	\$237,956	4%	4	\$300,568	4%
HOME-OWNERS INSURANCE COMPANY	4	\$169,247	3%	3	\$314,594	5%
MEEMIC INSURANCE COMPANY	5	\$154,921	2%	6	\$165,208	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$152,760	2%	5	\$284,139	4%
HASTINGS MUTUAL INSURANCE COMPANY	7	\$59,716	1%	7	\$119,900	2%
TITAN INSURANCE COMPANY	8	\$58,746	1%	11	\$44,654	1%
	Total \$5,956,579			\$6,514,957		
<b>Jackson Inner</b>	HHI: 1,050.20			1,005.31		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$2,664,020	21%	1	\$2,479,844	18%
AUTO CLUB INSURANCE ASSOCIATION	2	\$2,085,945	16%	3	\$1,939,851	14%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$1,661,244	13%	2	\$2,138,442	16%
ALLSTATE INSURANCE COMPANY	4	\$913,226	7%	7	\$782,061	6%
AUTO-OWNERS INSURANCE COMPANY	5	\$842,370	7%	6	\$840,399	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$733,570	6%	4	\$1,070,091	8%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
HOME-OWNERS INSURANCE COMPANY	7	\$563,703	4%	5	\$961,249	7%
FARMERS INSURANCE EXCHANGE	8	\$429,827	3%	10	\$281,871	2%
Total		\$9,893,905			\$10,493,808	
<b>Jackson Outer</b>	<b>HHI: 3,308.05</b>			<b>3,087.84</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$4,053,441	55%	1	\$4,148,596	53%
AUTO-OWNERS INSURANCE COMPANY	2	\$842,370	11%	3	\$840,399	11%
HOME-OWNERS INSURANCE COMPANY	3	\$563,703	8%	2	\$961,249	12%
MEEMIC INSURANCE COMPANY	4	\$355,328	5%	4	\$387,723	5%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$261,216	4%	6	\$248,946	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$246,561	3%	5	\$303,866	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	\$145,242	2%	7	\$127,770	2%
ALLSTATE INSURANCE COMPANY	8	\$74,080	1%	9	\$67,973	1%
Total		\$6,541,941			\$7,086,522	
<b>Kalamazoo Inner</b>	<b>HHI: 1,784.63</b>			<b>1,838.31</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$11,056,884	37%	1	\$12,214,808	37%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$4,240,716	14%	2	\$4,424,314	14%
AUTO CLUB INSURANCE ASSOCIATION	3	\$2,680,559	9%	4	\$2,646,876	8%
AUTO CLUB GROUP INSURANCE COMPANY	4	\$2,543,728	8%	3	\$3,282,724	10%
ALLSTATE INSURANCE COMPANY	5	\$2,004,318	7%	6	\$1,709,579	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$1,404,656	5%	5	\$1,714,931	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	\$900,648	3%	7	\$967,310	3%
AUTO-OWNERS INSURANCE COMPANY	8	\$871,174	3%	8	\$892,458	3%
Total		\$25,702,683			\$27,853,000	
<b>Kalamazoo Outer</b>	<b>HHI: 1,058.24</b>			<b>1,014.80</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$1,136,317	20%	1	\$1,228,145	19%
AUTO-OWNERS INSURANCE COMPANY	2	\$1,052,454	19%	2	\$1,154,396	18%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	3	\$496,322	9%	4	\$532,615	8%
MEEMIC INSURANCE COMPANY	4	\$417,066	7%	6	\$437,536	7%



Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	\$412,954	7%	5	\$490,691	8%
ALLSTATE INSURANCE COMPANY	6	\$371,852	7%	7	\$352,186	5%
HOME-OWNERS INSURANCE COMPANY	7	\$305,657	5%	3	\$683,643	11%
AIU INSURANCE COMPANY	8	\$139,897	3%	9	\$125,055	2%
Total		\$4,332,519			\$5,004,267	
<b>Lansing Inner</b>	<b>HHI: 893.57</b>			<b>817.64</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$4,797,830	17%	1	\$4,555,727	16%
ALLSTATE INSURANCE COMPANY	2	\$4,478,230	16%	2	\$4,275,568	15%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	\$3,264,377	12%	3	\$3,236,190	11%
AUTO CLUB GROUP INSURANCE COMPANY	4	\$1,842,650	7%	4	\$2,269,487	8%
AUTO CLUB INSURANCE ASSOCIATION	5	\$1,631,314	6%	6	\$1,499,283	5%
AUTO-OWNERS INSURANCE COMPANY	6	\$1,453,157	5%	7	\$1,489,929	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	\$1,202,389	4%	5	\$1,820,842	6%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	8	\$1,093,061	4%	8	\$1,022,758	4%
Total		\$19,763,008			\$20,169,784	
<b>Lansing Middle</b>	<b>HHI: 1,390.53</b>			<b>1,362.77</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$3,318,210	27%	1	\$4,252,359	29%
AUTO CLUB INSURANCE ASSOCIATION	2	\$1,744,462	14%	2	\$1,642,282	11%
AUTO-OWNERS INSURANCE COMPANY	3	\$1,453,157	12%	3	\$1,489,929	10%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$1,446,990	12%	4	\$1,460,506	10%
ALLSTATE INSURANCE COMPANY	5	\$1,181,780	10%	6	\$921,283	6%
HOME-OWNERS INSURANCE COMPANY	6	\$543,315	4%	7	\$906,481	6%
MEEMIC INSURANCE COMPANY	7	\$450,243	4%	5	\$1,210,118	8%
UNITED SERVICES AUTOMOBILE ASSOCIATION	8	\$199,669	2%	9	\$209,582	1%
Total		\$10,337,826			\$12,092,540	
<b>Lansing Outer</b>	<b>HHI: 2,519.46</b>			<b>2,388.85</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$7,455,185	46%	1	\$7,877,018	45%
ALLSTATE INSURANCE COMPANY	2	\$2,238,832	14%	3	\$1,706,944	10%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	3	\$2,096,229	13%	2	\$2,204,907	13%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$726,454	4%	5	\$752,253	4%
HOME-OWNERS INSURANCE COMPANY	5	\$720,513	4%	4	\$1,239,360	7%
MEEMIC INSURANCE COMPANY	6	\$505,464	3%	7	\$520,032	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$498,460	3%	6	\$709,444	4%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	\$275,659	2%	8	\$320,131	2%
Total		\$14,516,796			\$15,330,089	
<b>Muskegon Inner</b>	<b>HHI: 1,910.84</b>			<b>1,922.32</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$5,675,781	40%	1	\$5,783,884	39%
ALLSTATE INSURANCE COMPANY	2	\$1,602,531	11%	2	\$1,705,518	12%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$1,503,971	10%	3	\$1,528,964	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$1,041,459	7%	4	\$1,229,139	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	\$447,276	3%	6	\$611,189	4%
FARMERS INSURANCE EXCHANGE	6	\$393,960	3%	9	\$255,227	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	7	\$388,022	3%	73	\$564	0%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	8	\$382,483	3%	5	\$776,225	5%
Total		\$11,435,483			\$11,890,710	
<b>Muskegon Outer</b>	<b>HHI: 954.79</b>			<b>1,152.39</b>		
HOME-OWNERS INSURANCE COMPANY	1	\$1,008,368	15%	1	\$1,566,662	21%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$938,303	14%	2	\$1,171,973	16%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$916,134	14%	3	\$1,027,914	14%
AUTO CLUB INSURANCE ASSOCIATION	4	\$805,708	12%	4	\$752,027	10%
AUTO-OWNERS INSURANCE COMPANY	5	\$632,794	9%	5	\$597,118	8%
MEEMIC INSURANCE COMPANY	6	\$454,782	7%	6	\$490,885	7%
ALLSTATE INSURANCE COMPANY	7	\$431,820	6%	12	\$84,670	1%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$238,464	4%	7	\$370,708	5%
Total		\$5,426,373			\$6,061,957	
<b>North</b>	<b>HHI: 784.42</b>			<b>757.06</b>		

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$9,745,144	16%	1	\$10,170,922	15%
AUTO-OWNERS INSURANCE COMPANY	2	\$8,755,906	14%	2	\$8,895,767	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$6,970,839	11%	3	\$7,175,473	11%
AUTO CLUB GROUP INSURANCE COMPANY	4	\$4,350,646	7%	4	\$5,340,730	8%
AUTO CLUB INSURANCE ASSOCIATION	5	\$3,606,281	6%	6	\$3,645,797	5%
ALLSTATE INSURANCE COMPANY	6	\$3,586,299	6%	8	\$3,060,035	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	\$2,891,663	5%	9	\$2,771,049	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$2,685,589	4%	7	\$3,535,187	5%
Total		\$42,592,367			\$44,594,960	
<b>North East Central</b>		<b>HHI: 891.56</b>			<b>866.78</b>	
AUTO-OWNERS INSURANCE COMPANY	1	\$4,906,016	20%	1	\$4,868,347	19%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$3,694,497	15%	2	\$3,683,163	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$1,923,226	8%	4	\$1,895,462	7%
HOME-OWNERS INSURANCE COMPANY	4	\$1,658,646	7%	3	\$3,079,421	12%
AUTO CLUB GROUP INSURANCE COMPANY	5	\$1,292,404	5%	5	\$1,448,598	6%
AUTO CLUB INSURANCE ASSOCIATION	6	\$1,292,212	5%	6	\$1,192,200	5%
ALLSTATE INSURANCE COMPANY	7	\$959,975	4%	8	\$817,492	3%
FARMERS INSURANCE EXCHANGE	8	\$938,058	4%	18	\$377,070	1%
Total		\$16,665,034			\$17,361,753	
<b>North West Central</b>		<b>HHI: 918.25</b>			<b>889.51</b>	
AUTO-OWNERS INSURANCE COMPANY	1	\$3,746,483	18%	1	\$3,936,531	18%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$3,438,506	17%	2	\$3,345,964	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$2,435,494	12%	3	\$2,469,668	11%
ALLSTATE INSURANCE COMPANY	4	\$1,163,691	6%	5	\$945,054	4%
HOME-OWNERS INSURANCE COMPANY	5	\$996,646	5%	4	\$2,015,645	9%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	\$911,771	4%	6	\$771,425	4%
AUTO CLUB INSURANCE ASSOCIATION	7	\$767,194	4%	9	\$694,150	3%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	8	\$701,732	3%	7	\$759,796	3%
Total		\$14,161,517			\$14,938,233	
<b>West Central</b>		<b>HHI: 894.20</b>			<b>851.88</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$12,085,999	20%	1	\$12,169,653	19%
AUTO-OWNERS INSURANCE COMPANY	2	\$8,658,001	14%	2	\$9,163,458	14%
ALLSTATE INSURANCE COMPANY	3	\$5,435,157	9%	5	\$4,500,240	7%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$5,283,346	9%	3	\$4,850,471	8%
AUTO CLUB INSURANCE ASSOCIATION	5	\$3,339,666	6%	6	\$3,150,967	5%
HOME-OWNERS INSURANCE COMPANY	6	\$2,596,653	4%	4	\$4,742,553	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$2,157,193	4%	7	\$2,840,461	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$2,103,284	4%	8	\$2,821,210	4%
Total		\$41,659,299			\$44,239,013	
<b>East Central</b>		<b>HHI: 689.81</b>			<b>683.45</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$15,374,687	14%	1	\$16,349,231	14%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$11,963,069	11%	3	\$11,921,071	10%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$10,944,921	10%	2	\$13,057,424	11%
AUTO-OWNERS INSURANCE COMPANY	4	\$10,067,160	9%	4	\$10,404,362	9%
ALLSTATE INSURANCE COMPANY	5	\$9,194,631	8%	5	\$8,862,580	7%
AUTO CLUB INSURANCE ASSOCIATION	6	\$6,478,026	6%	7	\$6,245,915	5%
FARMERS INSURANCE EXCHANGE	7	\$6,063,791	5%	10	\$4,213,609	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$4,212,043	4%	8	\$5,787,895	5%
Total		\$74,298,328			\$76,842,087	
<b>West</b>		<b>HHI: 821.17</b>			<b>805.84</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$33,054,459	21%	1	\$34,654,687	21%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$15,501,575	10%	2	\$15,953,974	10%
AUTO-OWNERS INSURANCE COMPANY	3	\$15,221,513	10%	3	\$15,431,064	9%
ALLSTATE INSURANCE COMPANY	4	\$11,585,348	7%	5	\$10,196,428	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	\$8,997,446	6%	4	\$11,434,372	7%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	6	\$5,609,567	4%	8	\$7,284,355	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$5,558,709	4%	7	\$7,306,037	4%
AUTO CLUB INSURANCE ASSOCIATION	8	\$5,168,666	3%	9	\$5,079,772	3%
Total		\$100,697,283			\$107,340,689	
<b>Ann Arbor Inner</b>	<b>HHI: 1,018.29</b>			<b>1,034.27</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$7,529,466	20%	2	\$7,509,996	19%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$6,485,342	17%	1	\$7,840,257	19%
ALLSTATE INSURANCE COMPANY	3	\$4,058,187	11%	3	\$3,718,695	9%
AUTO CLUB INSURANCE ASSOCIATION	4	\$3,484,700	9%	5	\$3,427,194	8%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$3,463,894	9%	4	\$3,639,873	9%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$1,567,514	4%	6	\$2,304,873	6%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$1,064,313	3%	7	\$1,127,878	3%
FARMERS INSURANCE EXCHANGE	8	\$926,436	2%	11	\$643,488	2%
Total		\$28,579,852			\$30,212,254	
<b>Ann Arbor Outer</b>	<b>HHI: 1,054.60</b>			<b>1,070.58</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$2,884,214	20%	1	\$3,533,075	22%
MEEMIC INSURANCE COMPANY	2	\$2,234,944	15%	2	\$2,260,154	14%
ALLSTATE INSURANCE COMPANY	3	\$1,776,608	12%	4	\$1,723,762	11%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$1,611,246	11%	3	\$1,954,721	12%
AUTO CLUB INSURANCE ASSOCIATION	5	\$1,383,653	10%	5	\$1,346,045	8%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	6	\$360,423	2%	8	\$413,584	3%
AUTO-OWNERS INSURANCE COMPANY	7	\$359,844	2%	9	\$337,722	2%
AIU INSURANCE COMPANY	8	\$352,929	2%	11	\$264,902	2%
Total		\$10,963,861			\$11,833,965	
<b>Port Huron City</b>	<b>HHI: 2,289.65</b>			<b>2,203.79</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$3,732,208	42%	1	\$3,883,646	42%
ALLSTATE INSURANCE COMPANY	2	\$1,745,281	20%	2	\$1,520,131	17%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$610,906	7%	3	\$660,614	7%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	4	\$492,892	6%	4	\$552,059	6%
FARMERS INSURANCE EXCHANGE	5	\$324,641	4%	8	\$214,042	2%
AUTO CLUB INSURANCE ASSOCIATION	6	\$289,527	3%	7	\$259,129	3%
AUTO-OWNERS INSURANCE COMPANY	7	\$284,023	3%	6	\$263,868	3%
HOME-OWNERS INSURANCE COMPANY	8	\$182,749	2%	5	\$395,191	4%
Total		\$7,662,227			\$7,748,680	
<b>Port Huron Outer</b>	<b>HHI: 1,287.15</b>			<b>1,279.94</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$1,475,376	25%	1	\$1,750,058	28%
ALLSTATE INSURANCE COMPANY	2	\$978,641	17%	2	\$895,199	14%
AUTO CLUB INSURANCE ASSOCIATION	3	\$791,560	14%	3	\$744,306	12%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$506,061	9%	4	\$490,724	8%
AUTO-OWNERS INSURANCE COMPANY	5	\$284,023	5%	7	\$263,868	4%
MEEMIC INSURANCE COMPANY	6	\$271,284	5%	6	\$286,715	5%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$242,233	4%	8	\$258,381	4%
HOME-OWNERS INSURANCE COMPANY	8	\$182,749	3%	5	\$395,191	6%
Total		\$4,731,927			\$5,084,442	
<b>Monroe City</b>	<b>HHI: 1,057.25</b>			<b>1,028.61</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$1,832,145	19%	2	\$1,801,417	18%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$1,823,607	19%	1	\$2,063,511	21%
AUTO CLUB INSURANCE ASSOCIATION	3	\$1,033,166	11%	3	\$1,000,728	10%
FARMERS INSURANCE EXCHANGE	4	\$946,502	10%	4	\$746,674	7%
ALLSTATE INSURANCE COMPANY	5	\$601,094	6%	5	\$507,960	5%
AUTO-OWNERS INSURANCE COMPANY	6	\$511,292	5%	6	\$499,363	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$351,308	4%	7	\$432,009	4%
SECURA INSURANCE, A MUTUAL COMPANY	8	\$311,403	3%	8	\$390,500	4%
Total		\$7,410,517			\$7,442,162	
<b>Monroe Outer</b>	<b>HHI: 2,341.99</b>			<b>2,179.22</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,600,938	45%	1	\$2,708,210	43%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	\$618,830	11%	2	\$892,474	14%
AUTO-OWNERS INSURANCE COMPANY	3	\$511,292	9%	3	\$499,363	8%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$290,857	5%	5	\$288,123	5%
MEEMIC INSURANCE COMPANY	5	\$287,639	5%	6	\$267,014	4%
HOME-OWNERS INSURANCE COMPANY	6	\$186,691	3%	4	\$328,314	5%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	7	\$172,669	3%	7	\$199,278	3%
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	8	\$134,666	2%	8	\$127,528	2%
Total		\$4,803,582			\$5,310,304	
<b>Benton Harbor Inner</b>	<b>HHI: 4,034.27</b>			<b>3,984.34</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$7,273,236	62%	1	\$7,662,528	62%
ALLSTATE INSURANCE COMPANY	2	\$808,548	7%	3	\$732,590	6%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$782,517	7%	2	\$828,171	7%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	4	\$453,885	4%	4	\$500,031	4%
AUTO-OWNERS INSURANCE COMPANY	5	\$367,080	3%	5	\$369,995	3%
WOLVERINE MUTUAL INSURANCE COMPANY	6	\$190,344	2%	7	\$213,359	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$146,752	1%	9	\$163,222	1%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$144,504	1%	8	\$181,662	1%
Total		\$10,166,866			\$10,651,558	
<b>Benton Harbor Outer</b>	<b>HHI: 1,050.79</b>			<b>1,038.59</b>		
AUTO-OWNERS INSURANCE COMPANY	1	\$632,799	21%	1	\$660,207	20%
ALLSTATE INSURANCE COMPANY	2	\$423,875	14%	4	\$393,768	12%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$395,493	13%	2	\$424,663	13%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	4	\$345,894	11%	3	\$418,815	13%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	\$204,265	7%	6	\$245,437	7%
HOME-OWNERS INSURANCE COMPANY	6	\$164,824	5%	5	\$312,079	9%
MEEMIC INSURANCE COMPANY	7	\$136,506	4%	7	\$134,373	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$91,914	3%	10	\$90,947	3%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		\$2,395,570			\$2,680,289	
<b>Policy Group: Comprehensive</b>						
<b>Statewide Total</b>		<b>HHI: 805.53</b>			<b>809.65</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$142,122,644	18%	1	\$148,699,531	19%
ALLSTATE INSURANCE COMPANY	2	\$96,153,957	12%	3	\$79,468,490	10%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$86,729,147	11%	2	\$103,155,123	13%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$72,163,403	9%	4	\$71,420,146	9%
AUTO CLUB INSURANCE ASSOCIATION	5	\$49,708,612	6%	5	\$48,510,496	6%
AUTO-OWNERS INSURANCE COMPANY	6	\$43,416,315	6%	6	\$39,505,444	5%
FARMERS INSURANCE EXCHANGE	7	\$32,483,596	4%	11	\$20,498,637	3%
MEEMIC INSURANCE COMPANY	8	\$22,000,719	3%	8	\$23,970,154	3%
Total		\$544,778,393			\$535,228,021	
<b>Dearborn City</b>		<b>HHI: 901.28</b>			<b>1,035.63</b>	
AUTO CLUB GROUP INSURANCE COMPANY	1	\$3,316,426	19%	1	\$3,663,990	23%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$2,451,881	14%	2	\$2,330,509	15%
ALLSTATE INSURANCE COMPANY	3	\$1,787,638	10%	3	\$1,507,970	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$1,220,010	7%	4	\$1,226,285	8%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	5	\$1,056,469	6%	5	\$1,106,217	7%
AUTO CLUB INSURANCE ASSOCIATION	6	\$885,513	5%	7	\$859,203	5%
SAFECO INSURANCE COMPANY OF ILLINOIS	7	\$813,003	5%	6	\$971,757	6%
TITAN INSURANCE COMPANY	8	\$757,299	4%	10	\$343,053	2%
Total		\$12,288,239			\$12,008,984	
<b>Bay City &amp; Saginaw City</b>		<b>HHI: 943.57</b>			<b>928.94</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,511,670	21%	1	\$2,427,122	20%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$1,903,163	16%	2	\$2,104,260	17%
ALLSTATE INSURANCE COMPANY	3	\$1,227,034	10%	3	\$1,082,139	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$990,438	8%	4	\$952,227	8%
AUTO-OWNERS INSURANCE COMPANY	5	\$583,597	5%	6	\$511,038	4%



Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	6	\$508,234	4%	7	\$468,364	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$489,500	4%	5	\$633,976	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$305,299	3%	10	\$382,329	3%
Total		\$8,518,935			\$8,561,455	
<b>East Non-Metropolitan</b>	<b>HHI: 751.46</b>			<b>760.84</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$19,514,239	17%	1	\$21,091,373	17%
ALLSTATE INSURANCE COMPANY	2	\$12,811,871	11%	4	\$10,792,375	9%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$12,527,010	11%	3	\$12,363,029	10%
AUTO CLUB GROUP INSURANCE COMPANY	4	\$12,519,156	11%	2	\$15,017,982	12%
AUTO CLUB INSURANCE ASSOCIATION	5	\$6,113,880	5%	5	\$5,963,683	5%
FARMERS INSURANCE EXCHANGE	6	\$5,913,516	5%	10	\$3,730,728	3%
AUTO-OWNERS INSURANCE COMPANY	7	\$5,011,449	4%	7	\$4,410,719	4%
MEEMIC INSURANCE COMPANY	8	\$3,433,088	3%	9	\$3,739,996	3%
Total		\$77,844,209			\$77,109,885	
<b>Upper Penninsula</b>	<b>HHI: 884.84</b>			<b>943.33</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$5,109,650	21%	1	\$5,720,588	23%
AUTO-OWNERS INSURANCE COMPANY	2	\$2,722,448	11%	3	\$2,207,560	9%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$2,225,504	9%	4	\$2,054,788	8%
HOME-OWNERS INSURANCE COMPANY	4	\$2,143,340	9%	2	\$3,133,267	12%
ALLSTATE INSURANCE COMPANY	5	\$1,242,973	5%	7	\$970,587	4%
MEEMIC INSURANCE COMPANY	6	\$1,050,832	4%	6	\$1,162,793	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	\$875,754	4%	9	\$832,685	3%
FARMERS INSURANCE EXCHANGE	8	\$823,299	3%	10	\$820,540	3%
Total		\$16,193,800			\$16,902,808	
<b>Detroit North</b>	<b>HHI: 1,334.82</b>			<b>1,321.24</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$12,266,268	27%	1	\$11,902,892	27%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$6,962,975	15%	2	\$8,041,368	18%
ALLSTATE INSURANCE COMPANY	3	\$6,592,329	15%	3	\$5,442,441	12%

# Appendix J (Premiums)

## Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	4	\$3,840,721	9%	4	\$3,619,299	8%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$1,975,174	4%	5	\$1,992,963	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	6	\$1,417,592	3%	6	\$1,528,354	3%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	\$1,156,017	3%	9	\$1,142,456	3%
MEEMIC INSURANCE COMPANY	8	\$1,082,023	2%	8	\$1,179,896	3%
Total		\$35,293,099			\$34,849,669	
<b>Detroit Semi-Suburban</b>	<b>HHI: 1,095.07</b>			<b>1,130.17</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$18,662,052	19%	1	\$21,203,142	21%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$16,491,084	17%	2	\$17,414,078	17%
ALLSTATE INSURANCE COMPANY	3	\$15,714,731	16%	3	\$13,347,189	13%
AUTO CLUB INSURANCE ASSOCIATION	4	\$9,740,041	10%	4	\$9,271,712	9%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$8,494,241	9%	5	\$8,505,052	9%
FARMERS INSURANCE EXCHANGE	6	\$3,155,613	3%	8	\$2,212,799	2%
MEEMIC INSURANCE COMPANY	7	\$2,656,564	3%	6	\$2,813,998	3%
AUTO-OWNERS INSURANCE COMPANY	8	\$2,252,606	2%	10	\$1,938,395	2%
Total		\$77,166,932			\$76,706,365	
<b>Detroit Suburban</b>	<b>HHI: 913.94</b>			<b>919.81</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$5,110,311	20%	1	\$5,989,545	22%
ALLSTATE INSURANCE COMPANY	2	\$3,233,993	12%	2	\$2,798,673	10%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$2,651,781	10%	4	\$2,643,113	10%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$2,649,942	10%	3	\$2,792,363	10%
AUTO CLUB INSURANCE ASSOCIATION	5	\$1,978,138	8%	5	\$1,932,668	7%
FARMERS INSURANCE EXCHANGE	6	\$1,747,798	7%	6	\$1,274,922	5%
MEEMIC INSURANCE COMPANY	7	\$1,069,679	4%	7	\$1,149,780	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$626,701	2%	9	\$719,753	3%
Total		\$19,068,343			\$19,300,817	
<b>Pontiac City</b>	<b>HHI: 820.08</b>			<b>861.37</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$2,277,707	15%	1	\$2,676,090	19%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARMERS INSURANCE EXCHANGE	2	\$2,072,862	13%	5	\$1,251,243	9%
ALLSTATE INSURANCE COMPANY	3	\$1,876,444	12%	2	\$1,583,965	11%
AUTO CLUB INSURANCE ASSOCIATION	4	\$1,387,359	9%	4	\$1,327,264	9%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$1,325,802	9%	3	\$1,342,835	10%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	6	\$807,209	5%	8	\$666,820	5%
MIC GENERAL INSURANCE CORPORATION	7	\$781,585	5%	6	\$758,759	5%
GEICO INDEMNITY COMPANY	8	\$700,804	5%	18	\$123,914	1%
Total		\$11,229,772			\$9,730,890	
<b>Detroit Metropolitan Inner</b>	<b>HHI: 836.11</b>			<b>902.14</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,266,605	15%	4	\$1,401,144	11%
ALLSTATE INSURANCE COMPANY	2	\$1,974,519	13%	3	\$1,413,622	11%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$1,955,308	13%	1	\$2,492,865	19%
AUTO CLUB INSURANCE ASSOCIATION	4	\$1,561,783	11%	2	\$1,664,438	13%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5	\$1,026,726	7%	5	\$853,798	7%
GEICO INDEMNITY COMPANY	6	\$701,856	5%	9	\$334,120	3%
SAFECO INSURANCE COMPANY OF ILLINOIS	7	\$544,974	4%	7	\$695,429	5%
TITAN INSURANCE COMPANY	8	\$521,008	4%	11	\$199,986	2%
Total		\$10,552,779			\$9,055,402	
<b>Detroit Metropolitan Middle</b>	<b>HHI: 827.18</b>			<b>802.75</b>		
ALLSTATE INSURANCE COMPANY	1	\$2,258,534	17%	2	\$1,644,399	12%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$1,467,195	11%	1	\$1,829,117	14%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	3	\$1,329,842	10%	3	\$1,463,416	11%
FARMERS INSURANCE EXCHANGE	4	\$1,278,816	9%	8	\$642,732	5%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	5	\$1,262,693	9%	4	\$1,338,596	10%
AUTO CLUB INSURANCE ASSOCIATION	6	\$1,229,791	9%	5	\$1,209,304	9%
CITIZENS INSURANCE COMPANY OF AMERICA	7	\$799,286	6%	7	\$746,867	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$661,809	5%	6	\$1,035,777	8%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		\$10,287,966			\$9,910,208	
<b>Detroit Metropolitan Outer</b>		<b>HHI: 1,069.39</b>			<b>1,047.91</b>	
ALLSTATE INSURANCE COMPANY	1	\$4,563,808	23%	2	\$3,381,889	17%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$2,673,964	14%	1	\$3,505,677	18%
AUTO CLUB INSURANCE ASSOCIATION	3	\$2,503,713	13%	3	\$2,546,455	13%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$1,747,579	9%	4	\$2,483,287	13%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	5	\$1,062,632	5%	5	\$1,208,999	6%
FARMERS INSURANCE EXCHANGE	6	\$992,007	5%	6	\$539,847	3%
AMERICAN INTERNATIONAL INSURANCE COMPANY	7	\$695,104	4%	10	\$394,154	2%
AUTO-OWNERS INSURANCE COMPANY	8	\$526,603	3%	8	\$467,625	2%
Total		\$14,765,410			\$14,527,933	
<b>Detroit West-Northern</b>		<b>HHI: 1,273.03</b>			<b>1,258.80</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$9,247,221	23%	1	\$7,983,698	22%
ALLSTATE INSURANCE COMPANY	2	\$8,383,738	20%	3	\$6,554,120	18%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$6,213,858	15%	2	\$6,960,661	19%
AUTO CLUB INSURANCE ASSOCIATION	4	\$2,745,304	7%	4	\$2,671,650	7%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$1,976,023	5%	5	\$1,891,187	5%
FARMERS INSURANCE EXCHANGE	6	\$1,376,758	3%	10	\$720,096	2%
AMERICAN INTERNATIONAL INSURANCE COMPANY	7	\$1,334,053	3%	8	\$801,344	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$1,188,613	3%	6	\$1,393,213	4%
Total		\$32,465,568			\$28,975,969	
<b>Detroit West-Southern</b>		<b>HHI: 1,293.75</b>			<b>1,417.18</b>	
AUTO CLUB GROUP INSURANCE COMPANY	1	\$3,052,103	28%	1	\$3,403,632	32%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	\$1,349,006	13%	2	\$1,216,118	11%
AUTO CLUB INSURANCE ASSOCIATION	3	\$1,002,212	9%	4	\$929,879	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$906,385	8%	3	\$940,216	9%
ALLSTATE INSURANCE COMPANY	5	\$810,690	8%	5	\$720,710	7%
AUTO-OWNERS INSURANCE COMPANY	6	\$713,237	7%	6	\$676,006	6%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
TITAN INSURANCE COMPANY	7	\$652,894	6%	8	\$349,869	3%
MEEMIC INSURANCE COMPANY	8	\$469,390	4%	7	\$490,877	5%
Total		\$8,955,917			\$8,727,307	
<b>Grand Rapids Inner</b>	<b>HHI: 918.49</b>			<b>850.78</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$2,474,021	18%	1	\$2,622,965	18%
ALLSTATE INSURANCE COMPANY	2	\$2,386,945	17%	2	\$1,833,740	13%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	\$1,557,721	11%	3	\$1,641,141	11%
AUTO CLUB INSURANCE ASSOCIATION	4	\$1,177,373	8%	5	\$1,166,454	8%
AUTO CLUB GROUP INSURANCE COMPANY	5	\$995,414	7%	4	\$1,435,756	10%
AUTO-OWNERS INSURANCE COMPANY	6	\$549,966	4%	8	\$474,109	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	\$542,559	4%	7	\$624,170	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$520,013	4%	6	\$630,273	4%
Total		\$10,204,012			\$10,428,608	
<b>Grand Rapids Outer</b>	<b>HHI: 1,735.88</b>			<b>1,692.89</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$5,152,167	36%	1	\$5,154,018	36%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$1,937,600	14%	2	\$2,065,826	14%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3	\$1,631,752	12%	3	\$1,731,678	12%
MEEMIC INSURANCE COMPANY	4	\$685,910	5%	4	\$742,513	5%
AUTO-OWNERS INSURANCE COMPANY	5	\$644,250	5%	5	\$559,099	4%
FARMERS INSURANCE EXCHANGE	6	\$470,403	3%	9	\$323,299	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$392,548	3%	7	\$417,720	3%
SECURA INSURANCE, A MUTUAL COMPANY	8	\$380,396	3%	8	\$365,569	3%
Total		\$11,295,026			\$11,359,722	
<b>Flint Inner</b>	<b>HHI: 869.55</b>			<b>782.18</b>		
ALLSTATE INSURANCE COMPANY	1	\$1,496,174	19%	1	\$1,288,335	16%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$1,272,790	16%	2	\$1,218,673	15%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	\$705,382	9%	3	\$735,867	9%
MIC GENERAL INSURANCE CORPORATION	4	\$700,009	9%	5	\$581,061	7%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARMERS INSURANCE EXCHANGE	5	\$490,071	6%	6	\$314,062	4%
AUTO CLUB GROUP INSURANCE COMPANY	6	\$389,405	5%	4	\$645,257	8%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	7	\$219,772	3%	7	\$249,251	3%
AUTO CLUB INSURANCE ASSOCIATION	8	\$180,664	2%	10	\$191,499	2%
Total		\$5,454,267			\$5,224,005	
<b>Flint Outer</b>	<b>HHI: 561.43</b>			<b>600.96</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$1,312,474	12%	2	\$1,300,714	11%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$1,018,409	9%	3	\$1,288,431	11%
FARMERS INSURANCE EXCHANGE	3	\$881,318	8%	7	\$562,845	5%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$834,844	8%	4	\$886,298	8%
HOME-OWNERS INSURANCE COMPANY	5	\$828,689	7%	1	\$1,341,580	11%
MIC GENERAL INSURANCE CORPORATION	6	\$629,536	6%	6	\$577,321	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$492,831	4%	5	\$666,753	6%
ALLSTATE INSURANCE COMPANY	8	\$445,463	4%	9	\$385,424	3%
Total		\$6,443,564			\$7,009,366	
<b>Battle Creek Inner</b>	<b>HHI: 774.27</b>			<b>753.61</b>		
ALLSTATE INSURANCE COMPANY	1	\$505,844	15%	3	\$414,209	12%
AUTO CLUB INSURANCE ASSOCIATION	2	\$436,838	13%	2	\$436,433	12%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$405,722	12%	1	\$504,505	14%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$288,095	8%	5	\$273,439	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	\$209,832	6%	4	\$287,655	8%
AUTO-OWNERS INSURANCE COMPANY	6	\$177,967	5%	6	\$168,510	5%
FARMERS INSURANCE EXCHANGE	7	\$174,573	5%	12	\$78,374	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$154,645	5%	7	\$157,999	5%
Total		\$2,353,516			\$2,321,124	
<b>Battle Creek Outer</b>	<b>HHI: 4,939.57</b>			<b>4,719.31</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$1,710,694	70%	1	\$1,890,720	68%
AUTO-OWNERS INSURANCE COMPANY	2	\$177,967	7%	2	\$168,510	6%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARMERS INSURANCE EXCHANGE	3	\$126,006	5%	3	\$148,145	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$69,812	3%	4	\$121,966	4%
MEEMIC INSURANCE COMPANY	5	\$63,818	3%	6	\$72,692	3%
HOME-OWNERS INSURANCE COMPANY	6	\$61,251	2%	5	\$103,310	4%
HASTINGS MUTUAL INSURANCE COMPANY	7	\$30,977	1%	7	\$60,891	2%
ALLSTATE INSURANCE COMPANY	8	\$27,342	1%	13	\$17,697	1%
Total		\$2,267,867			\$2,583,931	
<b>Jackson Inner</b>	<b>HHI: 1,038.85</b>			<b>991.60</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$1,116,098	21%	1	\$1,026,288	19%
AUTO CLUB INSURANCE ASSOCIATION	2	\$753,459	14%	3	\$714,143	13%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$615,271	12%	2	\$811,749	15%
ALLSTATE INSURANCE COMPANY	4	\$521,419	10%	4	\$440,689	8%
AUTO-OWNERS INSURANCE COMPANY	5	\$325,138	6%	7	\$294,039	6%
FARMERS INSURANCE EXCHANGE	6	\$277,168	5%	8	\$186,878	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	\$240,092	5%	5	\$333,090	6%
HOME-OWNERS INSURANCE COMPANY	8	\$209,890	4%	6	\$322,021	6%
Total		\$4,058,535			\$4,128,897	
<b>Jackson Outer</b>	<b>HHI: 3,326.93</b>			<b>3,516.23</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$1,693,688	56%	1	\$1,967,086	57%
AUTO-OWNERS INSURANCE COMPANY	2	\$325,138	11%	3	\$294,039	9%
HOME-OWNERS INSURANCE COMPANY	3	\$209,890	7%	2	\$322,021	9%
MEEMIC INSURANCE COMPANY	4	\$148,142	5%	4	\$172,320	5%
CITIZENS INSURANCE COMPANY OF AMERICA	5	\$114,441	4%	6	\$108,141	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$113,235	4%	5	\$133,785	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	\$59,427	2%	7	\$56,820	2%
ALLSTATE INSURANCE COMPANY	8	\$47,259	2%	8	\$42,973	1%
Total		\$2,711,220			\$3,097,185	
<b>Kalamazoo Inner</b>	<b>HHI: 1,710.37</b>			<b>1,774.40</b>		

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$3,828,573	35%	1	\$4,155,584	36%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$1,732,368	16%	2	\$1,771,152	15%
ALLSTATE INSURANCE COMPANY	3	\$929,652	8%	5	\$773,104	7%
AUTO CLUB INSURANCE ASSOCIATION	4	\$875,023	8%	4	\$874,766	8%
AUTO CLUB GROUP INSURANCE COMPANY	5	\$840,243	8%	3	\$1,086,111	9%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$377,124	3%	6	\$445,628	4%
FARMERS INSURANCE EXCHANGE	7	\$343,286	3%	9	\$247,078	2%
AUTO-OWNERS INSURANCE COMPANY	8	\$336,538	3%	8	\$311,133	3%
Total		\$9,262,807			\$9,664,556	
<b>Kalamazoo Outer</b>	<b>HHI: 1,113.62</b>			<b>1,039.53</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$467,816	22%	1	\$492,068	21%
AUTO-OWNERS INSURANCE COMPANY	2	\$413,505	19%	2	\$405,982	17%
ALLSTATE INSURANCE COMPANY	3	\$178,810	8%	5	\$162,598	7%
MEEMIC INSURANCE COMPANY	4	\$164,179	8%	4	\$186,346	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	\$133,250	6%	7	\$137,623	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$125,615	6%	6	\$141,007	6%
HOME-OWNERS INSURANCE COMPANY	7	\$113,297	5%	3	\$223,845	10%
AMERICAN INTERNATIONAL INSURANCE COMPANY	8	\$52,312	2%	12	\$33,931	1%
Total		\$1,648,784			\$1,783,400	
<b>Lansing Inner</b>	<b>HHI: 989.01</b>			<b>900.48</b>		
ALLSTATE INSURANCE COMPANY	1	\$1,905,069	19%	1	\$1,781,573	18%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$1,865,063	19%	2	\$1,753,228	18%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	\$930,770	10%	3	\$932,598	9%
AUTO-OWNERS INSURANCE COMPANY	4	\$556,663	6%	5	\$514,017	5%
AUTO CLUB GROUP INSURANCE COMPANY	5	\$533,614	5%	4	\$674,190	7%
AUTO CLUB INSURANCE ASSOCIATION	6	\$472,055	5%	7	\$433,915	4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	\$340,584	3%	9	\$317,308	3%



Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$313,252	3%	6	\$448,288	5%
Total		\$6,917,070			\$6,855,117	
<b>Lansing Middle</b>	<b>HHI: 1,307.97</b>			<b>1,284.15</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$1,085,598	24%	1	\$1,411,056	27%
ALLSTATE INSURANCE COMPANY	2	\$628,365	14%	6	\$457,933	9%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$574,272	13%	2	\$569,431	11%
AUTO CLUB INSURANCE ASSOCIATION	4	\$565,099	13%	3	\$539,899	10%
AUTO-OWNERS INSURANCE COMPANY	5	\$556,663	12%	5	\$514,017	10%
HOME-OWNERS INSURANCE COMPANY	6	\$195,596	4%	7	\$294,072	6%
MEEMIC INSURANCE COMPANY	7	\$182,105	4%	4	\$518,830	10%
AMERICAN INTERNATIONAL INSURANCE COMPANY	8	\$63,877	1%	16	\$39,155	1%
Total		\$3,851,575			\$4,344,393	
<b>Lansing Outer</b>	<b>HHI: 2,184.53</b>			<b>2,268.78</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,496,045	41%	1	\$2,841,025	44%
ALLSTATE INSURANCE COMPANY	2	\$1,037,959	17%	3	\$735,484	11%
AUTO-OWNERS INSURANCE COMPANY	3	\$809,468	13%	2	\$766,990	12%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$302,897	5%	5	\$313,482	5%
HOME-OWNERS INSURANCE COMPANY	5	\$260,483	4%	4	\$402,968	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$236,550	4%	6	\$292,674	4%
MEEMIC INSURANCE COMPANY	7	\$205,292	3%	7	\$227,060	3%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	\$133,170	2%	8	\$151,632	2%
Total		\$5,481,864			\$5,731,315	
<b>Muskegon Inner</b>	<b>HHI: 1,758.36</b>			<b>1,727.85</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,040,657	37%	1	\$1,982,272	36%
ALLSTATE INSURANCE COMPANY	2	\$707,561	13%	2	\$705,186	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$611,501	11%	3	\$611,848	11%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	\$391,352	7%	4	\$445,876	8%
FARMERS INSURANCE EXCHANGE	5	\$237,170	4%	7	\$165,928	3%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$176,236	3%	6	\$230,579	4%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	7	\$116,082	2%	5	\$277,325	5%
NATIONWIDE INSURANCE COMPANY OF AMERICA	8	\$115,574	2%	75	\$92	0%
Total		\$4,396,133			\$4,419,106	
<b>Muskegon Outer</b>	<b>HHI: 901.98</b>			<b>1,065.38</b>		
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	1	\$377,695	15%	2	\$450,778	17%
HOME-OWNERS INSURANCE COMPANY	2	\$361,733	14%	1	\$512,952	19%
AUTO CLUB GROUP INSURANCE COMPANY	3	\$290,570	11%	3	\$332,333	12%
AUTO CLUB INSURANCE ASSOCIATION	4	\$253,613	10%	4	\$237,959	9%
AUTO-OWNERS INSURANCE COMPANY	5	\$238,652	9%	6	\$207,550	8%
MEEMIC INSURANCE COMPANY	6	\$201,809	8%	5	\$225,590	8%
ALLSTATE INSURANCE COMPANY	7	\$194,192	8%	12	\$34,461	1%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	\$87,129	3%	7	\$127,095	5%
Total		\$2,005,393			\$2,128,718	
<b>North</b>	<b>HHI: 760.41</b>			<b>754.27</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$4,815,414	17%	1	\$5,339,268	18%
AUTO-OWNERS INSURANCE COMPANY	2	\$3,520,562	12%	2	\$3,233,001	11%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$3,058,677	11%	3	\$3,096,841	10%
ALLSTATE INSURANCE COMPANY	4	\$2,268,507	8%	5	\$1,853,111	6%
AUTO CLUB GROUP INSURANCE COMPANY	5	\$1,793,944	6%	4	\$2,333,894	8%
AUTO CLUB INSURANCE ASSOCIATION	6	\$1,470,410	5%	7	\$1,584,269	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	\$1,376,800	5%	9	\$1,339,311	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$1,315,356	5%	6	\$1,699,554	6%
Total		\$19,619,670			\$20,479,249	
<b>North East Central</b>	<b>HHI: 828.48</b>			<b>811.16</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,180,666	18%	1	\$2,420,732	19%
AUTO-OWNERS INSURANCE COMPANY	2	\$2,040,662	17%	2	\$1,845,202	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$903,645	7%	4	\$870,982	7%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
HOME-OWNERS INSURANCE COMPANY	4	\$661,181	5%	3	\$1,104,537	8%
FARMERS INSURANCE EXCHANGE	5	\$654,047	5%	13	\$295,857	2%
ALLSTATE INSURANCE COMPANY	6	\$631,602	5%	8	\$500,741	4%
AUTO CLUB GROUP INSURANCE COMPANY	7	\$605,281	5%	5	\$713,918	5%
AUTO CLUB INSURANCE ASSOCIATION	8	\$600,702	5%	6	\$584,999	5%
Total		\$8,277,786			\$8,336,968	
<b>North West Central</b>		<b>HHI: 902.87</b>			<b>903.30</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,076,184	20%	1	\$2,343,931	21%
AUTO-OWNERS INSURANCE COMPANY	2	\$1,602,943	15%	2	\$1,541,692	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$1,113,294	11%	3	\$1,105,877	10%
ALLSTATE INSURANCE COMPANY	4	\$750,869	7%	5	\$581,575	5%
FARMERS INSURANCE EXCHANGE	5	\$435,980	4%	13	\$265,213	2%
HOME-OWNERS INSURANCE COMPANY	6	\$407,466	4%	4	\$742,118	7%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	\$385,001	4%	10	\$343,263	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$382,299	4%	6	\$481,651	4%
Total		\$7,154,036			\$7,405,320	
<b>West Central</b>		<b>HHI: 949.50</b>			<b>955.58</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$6,855,386	22%	1	\$7,715,146	24%
AUTO-OWNERS INSURANCE COMPANY	2	\$3,701,168	12%	2	\$3,568,846	11%
ALLSTATE INSURANCE COMPANY	3	\$3,321,421	11%	3	\$2,646,557	8%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$2,460,933	8%	4	\$2,204,559	7%
AUTO CLUB INSURANCE ASSOCIATION	5	\$1,625,982	5%	7	\$1,571,194	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	\$1,353,153	4%	5	\$1,771,822	5%
FARMERS INSURANCE EXCHANGE	7	\$1,190,413	4%	12	\$777,177	2%
HOME-OWNERS INSURANCE COMPANY	8	\$1,046,187	3%	6	\$1,731,463	5%
Total		\$21,554,643			\$21,986,764	
<b>East Central</b>		<b>HHI: 705.41</b>			<b>712.10</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$7,008,203	14%	1	\$7,986,871	16%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$5,127,890	11%	3	\$4,987,924	10%
ALLSTATE INSURANCE COMPANY	3	\$4,996,502	10%	4	\$4,574,241	9%
AUTO CLUB GROUP INSURANCE COMPANY	4	\$4,379,135	9%	2	\$5,327,916	10%
AUTO-OWNERS INSURANCE COMPANY	5	\$4,065,379	8%	5	\$3,788,240	7%
FARMERS INSURANCE EXCHANGE	6	\$2,879,753	6%	9	\$1,979,400	4%
AUTO CLUB INSURANCE ASSOCIATION	7	\$2,656,542	5%	7	\$2,626,442	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	\$2,121,538	4%	6	\$2,854,468	6%
Total		\$33,234,942			\$34,125,502	
<b>West</b>		<b>HHI: 804.26</b>			<b>822.71</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$13,703,629	21%	1	\$14,769,505	22%
CITIZENS INSURANCE COMPANY OF AMERICA	2	\$6,704,445	10%	2	\$6,737,802	10%
AUTO-OWNERS INSURANCE COMPANY	3	\$6,127,894	9%	3	\$5,650,804	8%
ALLSTATE INSURANCE COMPANY	4	\$5,749,338	9%	4	\$4,749,345	7%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	\$2,878,312	4%	5	\$3,519,236	5%
FARMERS INSURANCE EXCHANGE	6	\$2,551,775	4%	13	\$1,537,130	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$2,399,987	4%	7	\$2,934,266	4%
AUTO CLUB GROUP INSURANCE COMPANY	8	\$2,055,449	3%	8	\$2,726,721	4%
Total		\$42,170,829			\$42,624,809	
<b>Ann Arbor Inner</b>		<b>HHI: 945.83</b>			<b>952.45</b>	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,215,482	17%	2	\$2,201,398	17%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$2,024,122	16%	1	\$2,405,515	18%
ALLSTATE INSURANCE COMPANY	3	\$1,732,970	13%	3	\$1,493,315	11%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$1,307,728	10%	4	\$1,341,752	10%
AUTO CLUB INSURANCE ASSOCIATION	5	\$1,072,842	8%	5	\$1,045,300	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	\$403,314	3%	6	\$617,868	5%
FARMERS INSURANCE EXCHANGE	7	\$364,859	3%	9	\$260,974	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$315,424	2%	7	\$404,091	3%

Appendix J (Premiums)

Highest Share of Premiums Written by Territory (Company Constant)

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
<b>Ann Arbor Outer</b>	Total \$9,436,741			\$9,770,213		
	HHI: 1,035.70			1,044.69		
MEEMIC INSURANCE COMPANY	1	\$894,784	17%	2	\$958,248	17%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$885,345	17%	1	\$1,119,167	20%
ALLSTATE INSURANCE COMPANY	3	\$780,727	15%	3	\$719,505	13%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	\$450,415	9%	4	\$536,976	10%
AUTO CLUB INSURANCE ASSOCIATION	5	\$426,791	8%	5	\$422,710	7%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	6	\$140,423	3%	7	\$141,342	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	\$138,244	3%	6	\$201,341	4%
AUTO-OWNERS INSURANCE COMPANY	8	\$124,427	2%	10	\$103,721	2%
	Total \$3,841,156			\$4,203,010		
<b>Port Huron City</b>	HHI: 1,971.18			1,878.10		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$1,077,334	34%	1	\$1,135,052	36%
ALLSTATE INSURANCE COMPANY	2	\$797,910	25%	2	\$650,269	21%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$246,317	8%	3	\$256,814	8%
AUTO CLUB GROUP INSURANCE COMPANY	4	\$149,209	5%	4	\$177,459	6%
FARMERS INSURANCE EXCHANGE	5	\$137,401	4%	6	\$90,888	3%
AUTO-OWNERS INSURANCE COMPANY	6	\$104,638	3%	7	\$87,159	3%
AUTO CLUB INSURANCE ASSOCIATION	7	\$87,211	3%	8	\$80,135	3%
TITAN INSURANCE COMPANY	8	\$68,670	2%	11	\$46,085	1%
	Total \$2,668,690			\$2,523,861		
<b>Port Huron Outer</b>	HHI: 1,237.52			1,235.73		
AUTO CLUB GROUP INSURANCE COMPANY	1	\$500,525	22%	1	\$617,826	26%
ALLSTATE INSURANCE COMPANY	2	\$449,156	20%	2	\$383,232	16%
AUTO CLUB INSURANCE ASSOCIATION	3	\$263,898	12%	3	\$257,969	11%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$207,088	9%	4	\$192,892	8%
MEEMIC INSURANCE COMPANY	5	\$122,455	5%	5	\$136,451	6%
AUTO-OWNERS INSURANCE COMPANY	6	\$104,638	5%	8	\$87,159	4%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	\$100,262	4%	7	\$118,601	5%
HOME-OWNERS INSURANCE COMPANY	8	\$65,577	3%	6	\$125,958	5%
Total		\$1,813,599			\$1,920,088	
<b>Monroe City</b>	<b>HHI: 1,026.95</b>			<b>1,024.44</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	\$704,369	21%	1	\$676,370	20%
AUTO CLUB GROUP INSURANCE COMPANY	2	\$554,903	16%	2	\$633,845	19%
FARMERS INSURANCE EXCHANGE	3	\$332,110	10%	4	\$244,932	7%
AUTO CLUB INSURANCE ASSOCIATION	4	\$307,627	9%	3	\$296,311	9%
ALLSTATE INSURANCE COMPANY	5	\$278,875	8%	5	\$224,751	7%
AUTO-OWNERS INSURANCE COMPANY	6	\$191,036	6%	7	\$166,305	5%
SECURA INSURANCE, A MUTUAL COMPANY	7	\$174,082	5%	6	\$190,120	6%
MEEMIC INSURANCE COMPANY	8	\$106,216	3%	8	\$115,529	3%
Total		\$2,649,218			\$2,548,163	
<b>Monroe Outer</b>	<b>HHI: 1,893.38</b>			<b>1,800.79</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$727,258	40%	1	\$728,791	38%
AUTO-OWNERS INSURANCE COMPANY	2	\$191,036	10%	3	\$166,305	9%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	\$165,132	9%	2	\$211,044	11%
CITIZENS INSURANCE COMPANY OF AMERICA	4	\$116,058	6%	4	\$113,153	6%
MEEMIC INSURANCE COMPANY	5	\$107,308	6%	5	\$105,559	6%
HOME-OWNERS INSURANCE COMPANY	6	\$66,102	4%	6	\$102,394	5%
ALLSTATE INSURANCE COMPANY	7	\$55,732	3%	8	\$47,318	2%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	8	\$53,514	3%	7	\$54,379	3%
Total		\$1,482,140			\$1,528,943	
<b>Benton Harbor Inner</b>	<b>HHI: 3,591.37</b>			<b>3,721.27</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	\$2,387,086	58%	1	\$2,566,664	60%
ALLSTATE INSURANCE COMPANY	2	\$399,285	10%	2	\$340,905	8%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$310,933	8%	3	\$320,317	7%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	4	\$157,597	4%	4	\$153,632	4%

**Appendix J (Premiums)**

**Highest Share of Premiums Written by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	5	\$139,367	3%	5	\$125,822	3%
WOLVERINE MUTUAL INSURANCE COMPANY	6	\$80,249	2%	7	\$88,587	2%
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY	7	\$51,393	1%	12	\$43,015	1%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	\$46,691	1%	8	\$60,669	1%
Total		\$3,572,601			\$3,699,611	
<b>Benton Harbor Outer</b>	<b>HHI: 1,107.42</b>			<b>1,029.82</b>		
AUTO-OWNERS INSURANCE COMPANY	1	\$244,648	20%	1	\$229,625	18%
ALLSTATE INSURANCE COMPANY	2	\$213,038	18%	2	\$185,462	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	\$164,499	14%	3	\$169,751	14%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	4	\$99,826	8%	4	\$123,866	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	\$82,933	7%	5	\$99,334	8%
HOME-OWNERS INSURANCE COMPANY	6	\$59,256	5%	6	\$98,901	8%
MEEMIC INSURANCE COMPANY	7	\$55,961	5%	7	\$60,374	5%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	8	\$41,163	3%	8	\$44,998	4%
Total		\$961,324			\$1,012,311	